R.7 [illegible]

G. R. S. IX-5]

*Previous references.*

1897-98
~~191~~ .1
( Banking)

File No. 32.

Serial Nos. 1—12

*Later references.*

Vide Sls 13+14
of Banking 1897-1

# GENERAL AND REVENUE SECRETARIAT.

---

*Serial Nos.* 1—12

M. ~~Part~~ B for

---

SUBJECT.

The establishment of an Agricultural bank at Chamarajanagar.

---

Judicial Dept

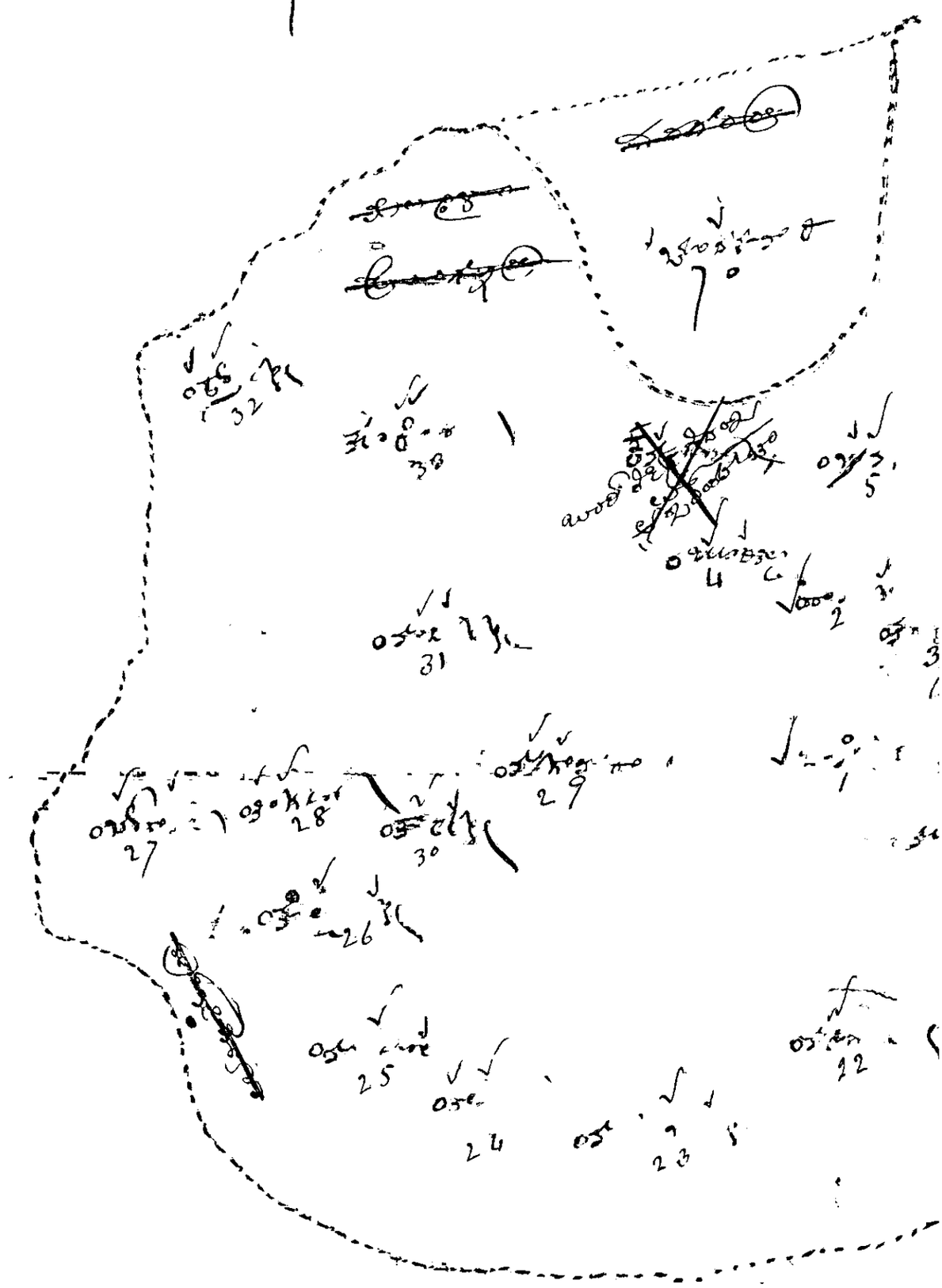
W D 88—GPB—50,000—24-7-16

Enclosure to Gl. No

1614 or 236834/8/58
H241

from D.C. Inquiries

+C (Gl. 3)



READ—

Letter No. 1140 11 dated 27th June 1898.

from the Deputy Commissioner, Kolar District.

ORDER THEREON No. DATED BANGALORE 189

With the above, the Deputy Commissioner submits the Memorandum and Articles of Association of the proposed Lakshmi Kantha Agricultural Bank at Chamarajnagar in the Chamarajnagar Taluk.

2. The Bank is proposed to be established by 64 Members for the benefit of Chamarajnagar and 33 other villages in the said Chamarajnagar Taluk. The Members own 746 acres 35 guntas of land, of which 27 acres 23 guntas are inam, the aggregate value thereof being estimated at Rs. 73,208/- with a liability of Rs. 26,240 apart from other debts amounting to Rs. 4750

3. The Members propose to start the Bank with a capital of Rs. 70,000 but the Deputy Commissioner, as the Inspector, Agricultural Banks, thinks that an advance from Government of Rs. 35,000/- is sufficient.

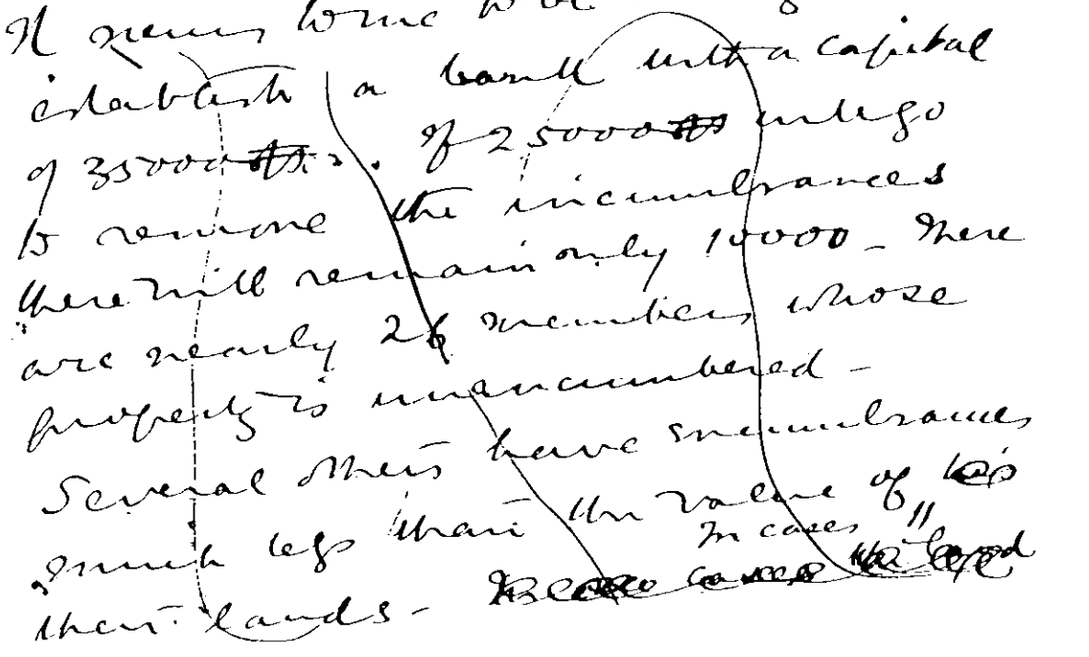
4. Government accordingly sanction an advance not exceeding Rs. 35,000 being made for the Agricultural Bank referred to above, and authorise the Deputy Commissioner to place the said amount for the purpose in the Chamarajnagar Taluk Treasury. Interest must be recovered from the Bank half-yearly up to 30th June and 31st December of each year at 4 per cent per annum on the sums actually borrowed by the Bank.

5. The Memorandum and Articles of Association will be returned to the Deputy Commissioner for forwarded to the Registrar Joint Stock Companies, with a request that he will take steps to get the same duly registered. The existing encumbrances must all be discharged and the documents, &c., connected therewith taken back and properly secured.

6. The Inspector's recommendation is supported by the Deputy Commissioner to raise the limit of loans under class I from Rs 1000 to Rs 3000/- but that para 12 of the Articles of Association as now submitted is incomplete, inasmuch as no limits have been laid down as regards loans under Classes II & III or as regards the maximum amount of loan to be granted to a Member & to those on his security.

Secy. to Govt., Gen. & Rev. Depts.

To—The Deputy Commissioner of the Kolar District, with the Memorandum and Articles of Association. in duplicate & with Ver! records
The Registrar of Joint Stock Companies.
The Comptroller to the Government of Mysore.
The Inspector of Agricultural Banks in Mysore.



If queen borne be elected to establish a bank with a capital of 35000 ~~£~~. of 25000 ~~£~~ intego to remove the incumbrances there will remain only 10000 - there are nearly 26 members whose property is unincumbered - Several Mrs have incumbrances much less than the value of ~~the~~ ll in cases ~~where~~ the land their lands -

21.23

This recommendation is made by reason of the cases of some existing members whose liabilities exceed the sanctioned maximum of a thousand ~~£~~ for such as these may be referred was follows: -

1 No. 4 has a liability of 4000 & even the maximum of 3000 ~~£~~ will not help him

23 No. 12 & 13 have a liability of 2000 ~~£~~ but the value of the land as fixed by the Trs is only 900 - there is no other security for payment of this advance.

4 No. 32 has unincumbered debts of 2000 ~~£~~ but his lands are worth only 1000. His other assets are not known

5 No. 39 has a substantial interest in the value of his land after the incumbrance of 3000 ~~£~~ is removed

Chamrajnagar Taluk

2)

3

GOVERNMENT OF MYSORE

7 No 58 very nearly covers the value of this land -

It will thus be seen that with the exception of ~~[illegible]~~ No 39 the others will not be enabled to draw much above Subsistence liabilities on the security of their lands - & it is expedient that on their account as well as No 39 ~~[illegible]~~ the maximum which has been fixed on careful consideration with reference to the nature & scope of such institutions - should be raised - No 42 is an exception - this reason - & slightly over such maximum.

amendment cannot therefore be sanctioned - & they will therefore be unable to give the security of their encumbered land for the benefit of the Bank their eligibility

It must also be pointed out that para 42 as well the end of the para -

4

5. The memorandum & articles of association will be returned with a request that they will set the same duly corrected after reconsideration & consultation with the applicants.

6. The Dept. will be further requested to explain the principles regulating their investments in shares of this Bank (& to see the cheque file) and ascertain whether the first advance will be supplemented by any deposits from the members themselves. It is also another essential feature that the advance made by Govt. is temporary & must be repaid within a reasonable time. The Dept. will ascertain & report the probable time within which the advance made by Govt. will be repaid.

24.7.98

The draft is ready
25-7-98

25/7/98

Re 1
26/7 Redraft dated
27/7/98

Mysore Govt Genl & Rev. Secretariat

~~Office of the Dewan of Mysore.~~

File No: (if any)

*Directions.*

No., date and purport of receipts to be entered in red, and office note in black ink in order of dates.—To be written only on one side, and inside the line of margin.

## Office Note.

*Branch* Revenue.

**Subject** Letter No 135 dated 4.9.03 from the Deputy Commissioner, Mysore District, recommending that the Agricultural Bank at Chamarajapuram may be permitted to prepay the Govt loan in 12 annual instalments commencing from 1903-04 instead of from 1902-03 as already directed in Govt Order No 2067-71 RF 38-00 dated 10.11.1902.

---

The order referred to above re Chamarajapuram Agricultural Bank is. "In Govt Order No 2613-16 of RF 122-97 27.9.98, the Deputy Commissioner was requested to fix a reasonable time, not exceeding 10 years, for prepayment in suitable instalments. No yearly instalment was fixed, but the total advance of Rs 35,000 was stipulated to be paid within 10 years, one-half of the loan being paid in the 9th year and the other half in the year following. Govt would prefer not to treat this Bank differently from the others. The Deputy Commr should impress upon the members the desirability of prepaying the loan in 10 or 12 yearly annual instalments commencing from 1902-03. This would be in the bank's own interest as well as in those of Govt."

× (vide his letter No 1388 dt 4.9.03 under disposal)

The Deputy Comr. states that he has inspected the bank on the 23rd August 1903 and fully considered the representations of the members and recommends that the bank may be permitted to repay the Govt loan in 12 annual instalments commencing from 1903-04, the first 11 instalments being at Rs 3000 each and the 12th Rs 2000. The reasons set forth by him are:—

(1) That the bank, relying upon the arrangement come to by Govt in their order of 27.9.98, had made no provision to meet the Govt demand earlier,

(2) That Mr. C. Venkata Rao who inspected the bank in May 1903 held that the order of November 1902 directing the commencement of instalments from 1902-03 having been passed late in the year 1902-03 and communicated to the bank still later, i.e. in February 1903, (wrongly put down Feb 1902 in the prayer of the bank was deserving of consideration,

(3) That the bank has been punctual in paying up the interest in full,

(4) That the year 1902-03 was a bad one in regard to agricultural operations throughout the Chamarajanagar Taluk as was evident from local enquiry and information and

(5) That the bank members are solvent and there is good and sufficient security for the Govt advance.

Submd 16/10/03. The recommendation may

be sanctioned.

Draft Subd

17/10/03

19/10/3

The Dewan

Councillor

28 OCT 1903
night.
205

30/10/03

137 c1
31.t.03

31/10

31/

Proceedings of the Govt of [illegible]
The Maharaja of Mysore.

Read:-

Letter No 135.84.9.03 from the Deputy Comr, Mysore District, submitting for consideration the prayer of the Chamarajanagar Agricultural Bank to permit them to repay the Govt loan in 12 annual instalments Commencing from 1903-04.

Read again:-

G. O. No $\frac{R\ 2613-16}{RF\ 122-97}$ & 27.9.98

$\frac{R\ 2067-76}{RF\ 38-00}$ & 10.11.02

on the same subject.

---

Order thereon No

As regards repayment, Govt had at first agreed to the term offered by the Bank in 1898 that half the advance should be repaid in the 9th year and the other half in the 10th year. While passing final orders on the question of repayments in general, Govt thought it

Note, in the interests of bank as well as those of wt, to request the Deputy Comr impress upon the members the desirability of repaying the advance in 10 or 12 equal annual instalments, Commencing from 1902—03. The Deputy Comr, having inspected the bank in person and carefully considered the representations of the members, recommends that the bank be permitted to make repayments in 12 annual instalments Commencing from 1903—04, the first 11 instalments being fixed at Rs 3000 each, and the 12th at Rs 2000.

The Deputy Commissioner's recommendation is sanctioned

Recommended & Govt's sanction is solicited

Govt's sanction is solicited

Govt's sanction is solicited

Mysore Govt Genl & Rev.

~~Office of the Dewan of Mysore.~~
Secretariat-
File No. (if any)

*Directions.*

No., date and purport of receipts to be entered in red, and office note in black ink in order of dates.—To be written only on one side, and inside the line of margin.

## Office Note.

6

Branch Revenue

Subject Letter No 134 & 3.9.03 from the Deputy Commissioner, Mysore District, reporting upon the pseudonymous petition referred to in Govt Order No R392 & 3.8.03 para 2 RF.122-97

---

The Deputy Commissioner states that from the enquiry held by Mr C. Venkata Rao and report submitted by him, it is seen that Rapanna one of the Directors of the Chamarajendra Agricultural Bank, has obtained a loan of Rs200, Rs100 under class I and Rs200 under class II, of which he has repaid Rs38 and has purchased shares (for Rs1900 @ Rs50 a share) in Sreedharamurthi bank; that from his personal enquiry at inspection, the allegations contained in the petition, which seems to have been written by one of the members viz: Shabbanna, were found to be not quite unfounded & that Rapanna says that greater portion invested on shares is not his own but belongs to his friends and relatives & that the loan obtained by him was entirely used for raising the level of his wet land which was water-logged & unfit for cultivation and refers to Criminal Case No 33 of 00-01 in which he is accused of mischief by removing earth from the channel bed by D.P.W

The Dy Court states that the records, while showing that improvement was effected by him about the time he obtained the loan from the Agl Bank, do not show that the entire loan was used for the same, that comparison of dates of his obtaining loan from the Agl Bank and of those of his purchasing shares in the private bank makes one strongly presume that a greater portion has been used by him to purchase shares and that the absence in the Darkhast for loan, of the purpose of raising the level of his wet lands confirms the above presumption.

X object stated in the Darkhast

" [illegible]
" [illegible]
" [illegible]
" [illegible]
" [illegible]
" [illegible]
" [illegible]

The Deputy Court cites the following instances also -

Doraisamiyar, a director of the Agl Bank is the sub Agent of the bank referred to and owns shares to the value of Rs1000 in the private bank,

Hosakote Subba Rao also director of the Agl Bk owns shares to the value of Rs1250;

Shamiyar, Esq father of Doraisamiyar referred to above, is the agent of the private bank and a member of the Agl bank. He owns shares valued Rs1000,

H. Singaracharlu, a member of the Agl bank owns shares for Rs1250 in the private bank and lastly K. Narasimiyar also a member of the Agl bank owns shares for Rs750 in the private bank & states that

All the above have obtained loans from

the Agricultural Bank, but there is no evidence to show that what they have obtained from the Agricultural Bank has been used by them for purchasing shares in the private bank & and that he has touched upon this subject in his inspn reports also. To put a stop to such abuses and for the successful working of the bank, the Dy Govt suggests that a clause may be inserted in the articles of Assn to the effect that all those who own shares in a private bank should be precluded from becoming members of the agricultural bank and as regards loans, that the bank should be advised to withdraw the loan at once from him as per para 56 of the Articles of Assn which runs thus :—

"No loan shall be appropriated for any
"other purpose than that for which it was
"obtained. Its appropriation for any
"other than an approved purpose
"shall render it liable to be recalled
"by a notice not exceeding three weeks."

Subd
Insertion of a clause seems unnecessary as the bank can put a stop to such abuses by strictly enforcing the paragraph, by sanctioning the appropriation of the loan obtd by members. No Govt order seems necessary as this is a matter re the internal working of the bank wherein the G. A. have the fullest authority.

Subd Secretary
Ak 24/10/03.

M
26/10/03

This seems to be one of the cases in which the

members have borrowed at ~~from~~ low rate from Govt & invested the amount at profitable rates elsewhere. The rule suggested by the Dy Commr is not suitable. The loan to the Director may be withdrawn, and the bank warned that if such abuse is again discovered, & if these men who own shares are made to ~~are~~ not strictly keep up their engagements about repayments, the deposit by Govt will be withdrawn in sum-mary manner. Draft submitted.

(a)

28/10/3
31

To the Dewan,
through Hon. 1st Councillor.

(a) What I said like Dr Knox is that the Govt have the power to withdraw their deposits summarily. If they have the power I would exercise the power in this case

2 nights

Submitted
Off. joint up
Dr. 29/10/03

I would make a typical case of it and work the thing as a warning to other Banks.

3/11/1903

There is no limit of time fixed and I do not see anything in any order restricting the right of Govt to withdraw the money.

3/11/3

To the Dewan.

1377
4 11 03

0524

Please see inspection report of May 1903.

Please obtain a list of debtors, the amounts due, date of the loan, purpose of the loan, & when due. I shall then consider the question of withdrawing the Govt money — In the meanwhile the Bank should decide to withdraw the loans from persons who have invested in the Sucivada Urban Bank under article 5 5/4. The result of this arrangement should be reported

6·XI·03

Copy of this handed over to Mr. Dewan on the 7th Nov 1903

To the Dewan

Please see Mr. Sec. 5/11/03 131 7/11/03

Read again:-

Government Order No R392 / Rf. 122 of 97-98 dt 3.8.03 requesting the Deputy Commr to report ~~to Govt~~ the result of the enquiry which was being held regarding the pseudonymous petition received from one of the members of the Chamarajanagar Agricultural Bank about the misuse of loan obtained by some of the members ~~from the Agricultural Bank at Chamarajanagar~~.

Read:

Letter No 134 dt 3.9.03 from the Deputy Commissioner, Nilgiris District reporting upon the petition referred to above and suggesting the insertion of a clause in the Articles of Association that, if any member owns a share in any private banking Company he should be precluded from becoming a member of the Agricultural Bank.

---

Order thereon:- No

The

The Deputy Commissioner brings to the notice of Govt some instances of the members of the Chamarajanagar Agricultural Bank having used loans obtained from it for purchasing shares in a private bank and states that there is not enough evidence to prove it, except the case of Papanna, a director of the bank, in which the comparison of the dates of his obtaining the loan from the Agricultural Bank and purchasing shares in the private bank (Shivarasanabi Bank at Chamarajanagar) raises a strong presumption as this having used a major portion of the loan obtained from the Agricultural Bank for purchasing shares in the private bank. This seems to be one of the cases in which the members have borrowed at low rate of interest from Government and invested the amount at profitable rates elsewhere. The rule suggested by the Deputy Commissioner is not suitable. The loan granted to Papanna ~~the director~~, may be withdrawn

and the bank warned that if such abuse is again discovered and if the men who own shares are not made to strictly keep up their engagements about re-payments, the deposit by Government will be with-drawn summarily.

29/10/03 Secretary

Subd
Dtd 29/10/03

Subd
This [illegible] as it [illegible]
Dtd 29/10/03

To The Deputy Commissioner
Mysore District

The Deputy Commissioners
of the Districts

(1)

189[illegible]

REVENUE DEPARTMENT
Dft. No. 9633
N. 30. 398
R. 01588
DEWAN'S OFFICE

*From*

*The* Deputy Commissioner

*Mysore District.*

*To*

*The Secretary to the Government of Mysore,*
*General and Revenue Departments.*

*Dated*
*Despatched* } June 1898.
*Received*

**Enclosures No.** Copy of letter and records. 4 in English & 1 in Vernacular.

**General No.** 1484

Requesting sanction for the establishment of an Agricultural Bank at Chamarajnagar.

C Gen 3/6

Ans 30/6/98

1[illegible]
4 17
5-30 pm

Submitted with draft
6/7 DB

No. 1484

Enclosures No. 2 + Record

OFFICE OF THE Dy Commissioner
MYSORE DISTRICT,
Dated Mysore 27th June 1898.

To

*The Secretary to the Government of Mysore,*
*General and Revenue Departments.*

SIR,

I have the honor to submit the accompanying copy of letter No E 472 dated 18th June 1898, from the Inspector of Agricultural Banks in Mysore, together with its original enclosures, relative to the proposed establishment of an Agricultural Bank at Chamarajnaggar.

2. It will be observed from the above that the Bank is intended to be opened under the name of "Lakshmi Kantha Agricultural Bank" for the benefit of Chamarajnagar and 33 other villages.— The members, who number 64, own 719 acres, 12 guntas of Government and 27 acres 23 guntas of Inam land with a total estimated value of Rs 73,208 and a liability of Rs 29,990.

3. The Amildar and the Inspector are of opinion that a sum of Rs 35,000 may safely be advanced by Government, and I concur with them. I beg, accordingly, to recommend that the establishment of the proposed Bank may be sanctioned and an advance not exceeding the above amount (Rs 35,000) authorized to be paid to the Bank from the Chamarajnagar Taluk treasury.

4. As some of the members are reported to be debtors to the extent of more than Rs 2,000 the limit of loan eligible to a member under class I upon the security of immovable property may be raised to Rs 3,000 as recommended by the Inspector.

I have the honor to be,
Sir,
Your most obedient Servant,

Deputy Commissioner,
Mysore District.

MM

No. 472.
E
Enclosure - English statement
and one file -

Office of the Inspector of Agricultural
Banks in Mysore,
Bangalore. 18th/21st June 1898.

From

The Inspector of Agricultural Banks
in Mysore.

To The Deputy Commissioner,
Mysore District.

Sir,

I have the honor to forward the file of correspondence connected with an Agricultural Bank proposed to be established at Chamarajanagar ending with the Amildar's Yadi No. 1193 dated the 9th instant.

2. This Bank is intended to be opened under the name of "Lakshmi Kantha Agricultural Bank at Chamarajanagar by 64 members who have signed the memorandum and articles of Association for the benefit of Chamarajanagar and 33 other villages, within a radius of 5 miles thereto, shown on the sketch plan in the file and enumerated in para 3 of the memorandum of Association.

3 These members own 719 acres 12 guntas

sinkar land paying an annual Kandayam of ~~Rs.~~
1761-2-1 and 27 acres and 23 guntas of Inam, valued
in all at ~~Rs.~~ 73,208 by the Amildar. They have encum-
brances on these lands to the extent of ~~Rs.~~ 25,240 apart
from other debts amounting to ~~Rs.~~ 4,750.

4. The details of valuation are shown in the ac-
:companying statement of property and liabilities,
from which it will be seen that the members estimate
their lands at ~~Rs.~~ 99,865, while the Amildar makes
a very careful valuation of the lands based both
upon local enquiry and information obtained
from the Registration Department, brings down
the amount to ~~Rs.~~ 73,208, and recommends the
grant of ~~Rs.~~ 35,000 as advance from the Govern-
ment. I am of opinion that this sum may be
safely recommended to be advanced.

5. As some of the members have debts on their
lands amounting to more than ~~Rs.~~ 2,000, the
limit of loan grantable to a member under class
I upon the security of immovable property
may be raised to ~~Rs.~~ 3,000 which, being in excess
of the limit prescribed in para 6 of Government
Proceedings No. $\frac{5038-47}{74\ 274}$ of the 2nd December 1895, the ~~Inam~~ Board
Government may be moved to sanction an

an

an exceptional case.

I have the honour to be, &c.

M. Mangiah Chetty
Inspector of Agricultural Banks
in Mysore.

Copy

Deputy Commissioner
Mysore District.

(2)

Regd. no file order - J

SECRETARIAT

Read.

Letter no 1484 dy 27th June 1898 from the Dy: Commr, Mysore

Dt.

---

Order thereon.

With the above, the Dy: Commr submits the memorandum & articles of association of the proposed "Lakshmikanta Agricultural" Bank at Chamarajnagar.

2. The Bank is proposed to be established by 64 members for the benefit of Chamarajnagar & 33 other villages in the said Chamarajnagar Taluk. The members own 746 acres & 35 guntas of land, of which 27 acres & 23 guntas are wet, the aggregate value thereof being estimated at Rs 73,208 with a liability of Rs 25,240 apart from other debts amounting

No 977 8/8/98.

~~H.R.F. 122-97~~ 6

Sec 2 & V.P.

to Rs 4750.

3. The members propose to start the Bank with a Capital of Rs 70,000, both the Dy: Comm.r & the Inspector Agricultural Banks, think that an advance from Govt of Rs 35,000 is sufficient.

4. The Inspector recommends, & is supported by the Deputy Commissioner, that the limit of loans under class I may be raised from Rs 1000 to Rs 3000 - This recommendation is made inorder to meet the cases of some members whose existing liabilities exceed the sanctioned maximum of a thousand Rs for such loans. Here may be referred to as follows:-

(1). Shamaiyar heir of Narasimmachar, serial No 4 on the Statement, has a liability of Rs 4000 & even the maximum of Rs 3000 will not help him.

(2). Narasimma Chetty bin Shiff Thippa Chetty and Nagappa Chetty bin Do.; Serial nos 12 & 13, have a liability of Rs 2000, but the value of the lands as fixed by the Amildar is only Rs 900. There is no information as to their solvency therein.

(3). Ramaiah bin Ramaiah alias Gurraiah, Serial no 32, has unencumbered debts of 2000 Rs but his lands are worth only 1000. His other assets are not described.

(4). Venkatakrishniengar bin Srinivasiengar. Serial no 39, has a substantial balance in the value of his land after his encumbrance of Rs 3000 is removed.

(5). G. Venkatachar bin Srinivasachar, Serial no 42, is slightly over Rs 1000.

(6). Chicknanja bin Irudappa. Serial no 58, very nearly covers the value of his land.

5. It will thus be seen that with the exception of no 39

the others will not be enabled to draw much alone their present liabilities on the security of their lands, and it is inexpedient that on their account as well as to 39 the maximum which has been fixed on careful consideration with reference to the nature and scope of such institutions should be raised. 2042 is slightly over such maximum.

This recommendation cannot therefore be sanctioned.

6. It is observed ~~also pointed out~~ that para 42 of the articles of association as now submitted is incomplete, inasmuch as no limit has been laid down as regards loans under clapes II & III or as regards the maximum amount of loan to be granted both to a member & to others on his security.

(1) "The increasing no of proposals to establish such Banks & the applications made for the help of Govt to such proposed Banks by means of loans from the Treasury shew the want of a sufficient appreciation of the scope & essential principles upon which alone such Banks can be expected to be successfully maintained".

(2) "Mutual Cooperation & self help are the essential foundations of the System. In other Countries, these Banks have had to pledge the united credit of their members and upon such credit to borrow money from the ordinary Exchange Banks at moderate rates of interest, but such borrowing was found necessary only in the earlier stages as in the course of a few brief years, the members were themselves able to advance their savings as loans to the Banks, & the Bank was able to lend money (out of such loans) to the poorer members in need of help. If the persons proposing themselves to the association in question do not prescribe a similar line of policy for their scrupulous future conduct, the System will fail to achieve the object in view"

7. The memorandum and articles of association are here with returned to the Deputy Commissioner with a request that he will get the same duly corrected after reconsideration and consultation with the applicants.

8. The Deputy Commissioner is requested to explain the principles regulating these institutions to the members of this Bank & ascertain whether the Govt: advance will be supplemented by any deposits from the members themselves.

9. It is also another essential feature that the advance made by Govt is temporary & must be repaid within a reasonable time. The Deputy Comm.r will ascertain & report the probable time within which the advance made by Govt will be repaid in the present case.

20. 27/7/08 — 27/7/08 — 29-7-08

The Dy: Comm.r Ingore &c returning enclosures

No. 236
Enclosure No. 14 Record.

DEPUTY COMMISSIONER'S OFFICE
MYSORE DISTRICT,
Dated Mysore August 31st 1898

863

To

*The Secretary to the Government of Mysore,*
*Revenue and General Departments.*

SIR,

Adverting to Government proceedings No. 977 R.F. 122.97 dated 5th August 1898, Calling for certain information in regard to the proposed establishment of an agricultural bank at Chamrajnuggar, I have the honor to resubmit herewith the memorandum and articles of association, para 42 of which has been duly Corrected, limiting the loans under classes II and III to Rs. 500 and 250, respectively, and fixing the maximum amount of loan to be granted, both to a member and to others on his security at Rupees 2000. — The members wish gradually to supplement the government advance by deposits from themselves and they promise to repay the advance when the Bank comes into a flourishing condition or, whenever required by Government, after the lapse of 20 years. —

The file of records bearing on the subject as per accompanying Index is also submitted for reference and kind return. —

I have the honor to be
Sir
Your most obed. Servt.

W. Gallie
for Deputy Commissioner
Mysore District

Despatched.

Copy.

I think the Board should be asked in addition to the information called for in the Resolution from which the Deputy Commissioner's letter arises, what progress has been made in the formation of Village Banks in the Mysore District.

(3) 1898 99

From

The Deputy Commissioner,
Mysore.

REVENUE DEPARTMENT RECEIVED
Cl. No. 7614
8681
SEP 1898
R 1741
BANGALORE CITY

To

The Secretary to the Govt. of Mysore,
Revenue and General Departments.

Dated 3/9/98
Despatched
Received
General No. 236
No.

Enclosure No. Statement and record.

Subject

Year as a result
Period which is the
end of a Remarkable
Period — Kuruvi or
Year — Needed cut
it & pickup it from
the Coimbatore Govt &
& Carry on Investi
gations Some Recd.
Receipt Some No.
Q —

Resubmits the Memo and articles of Association of the Agricultural Bank proposed to be established at Chamrajnagar & furnishes the particulars in form No. 5

Typed
Sent 3/9/98

Submitted with drafts for approval.

14/9/98

Submitted to Secretary with Draft —
Please see Comptroller remarks on the Draft first portion — 14/9/98

D.C.'s F. (4) 10

READ:—

Covering Letter No. 236, dated 31st August 1898 from the Deputy Commissioner, Mysore District.

No 2613-6: dt 27/9/98
Rev. 122-97

ORDER THEREON.—With the above, the Deputy Commissioner submits the Memorandum and Articles of Association of the proposed Agricultural Bank at Chamarajanagar in the Chamarajanagar ~~Taluk~~ Kasba.

2. The Bank is proposed to be established by 64 Members for the benefit of Chamarajanagar and 33 other villages in the Chamarajanagar Taluk. The Members own 746 acres 35 guntas of land, of which 27 acres 23 guntas are inam, the aggregate value thereof being estimated at Rs. 73,208 with a liability of Rs. 25,240, apart from the debts amounting [to Rs 4750

3. The Members propose to start the Bank with a capital of Rs. 70,000 but the Deputy Commissioner, and ~~or~~ the Inspector, Agricultural Banks, think that an advance from Government of Rs. 35,000 is sufficient.

4. Under the revised terms explained in the letter read above Government ~~accordingly~~ sanction an advance not exceeding Rs. 35,000, being made for the Agricultural Bank referred to above, and authorise the Deputy Commissioner to place the said amount for the purpose in the Chamarajanagar Taluk Treasury. Interest must be recovered from the Bank half-yearly up to 30th June and 31st December of each year at 4 per cent per annum on the sums actually borrowed by the Bank.

5. The Memorandum and Articles of Association will be returned to the Deputy Commissioner ~~or forwarded to the Registrar, Joint Stock Companies~~, with a request that he will take steps to get the same duly registered. The existing encumbrances must all be discharged and the documents, &c., connected therewith taken back and properly secured.

6. The increasing number of proposals to establish such Banks and the applications made for the help of Government to such proposed Banks by means of loans from the Treasury shew the want of a sufficient appreciation of the scope and essential principles upon which alone such Banks can be expected to be successfully maintained.

7. Mutual co-operation and self-help are the essential foundations of the system. In other countries, these Banks have had to pledge the united credit of their Members, and upon such credit to borrow money from the ordinary exchange Banks at moderate rates of interest, but such borrowing was found necessary only in the earlier stages, as in the course of a few brief years, the Members were themselves able to advance their savings as loans to the Banks, and the Bank was able to lend money (out of such loans) to the poorer Members in need of help. If the persons proposing themselves into the Association in question do not prescribe a similar line of policy for their scrupulous future conduct, the system will fail to achieve the object in view.

The Govt & the Inspector of Agricult: Banks will satisfy themselves by personal inspection from time to time that the Courts hold as security for the post money advanced are kept in efficient Godown and not allowed to deteriorate in value

16/9/98

*Secy. to Govt., Gen. & Rev. Depts.*

To—The Deputy Commissioner of the Mysore District. w/r. Enclosures.
The Registrar of Joint Stock Companies,
The Compiroller to the Government.
The Inspector of Agricultural Banks.

present promise of the Trinidad Govt

to repay the advances within 20 years

which they can in period not exceeding ten

be accepted. The Colony to be granted

a fair & reasonable time, ~~years~~

years within which the amount

advanced by Govt should be repaid

in reasonable instalments

& is desirable that neither party should

the Bank ⊗ (add the whole of

(Secy's Pencil note).

⊗ should in addition be the difference

between the interest realized from its

members and the interest payable to Govt

part levy (with the object of depositing)

five per cent every year as a reserve

fund which at the end of a reasonable

period, - say 8 or 10 years - would

enable it to repay the loan

advances from Government and

to carry on further transactions

independently of Government

help -

Dated 22-9-98

20-9-98

22.9.98

R37m
20.9.98

Reference

12/10

Vetni Recd.

13-10-98.

(5) Rlo 22.

1898

No. 753

Name of Petitioner Narayan Shastry & Others

Village

Taluk Chamarajnagar

District Mysore

Date of Arzi

Date of Receipt 1. 10. 98

Date of Disposal

No. of Enclosure Nil

ABSTRACT

State that they pray submitting petitions to Government praying for an Agricultural Bank being established at Chamarajanagar and that the Deputy Commissioner has submitted the records bearing on the case, with his opinion thereon, to the Government:

Pray that an Agricultural Bank be opened at Chamarajanagar.

L. S. L.

11. 10. 98

17-10-98.

Put

Pet'rs say that the Dy. Comm. has submitted the papers about the Establishment of an Agricultural Bank at Chamarajnuggar - may this be sent to the Br. Secy.

B.L.

1/11/98

Jr. 4/11/98

No. 2613-6

27/9/98

2/11/98

Submd.

Agricultural bank at Chamarajanagar have already been established - Vide Govt Procs No 2613-6 dt 27-9-98

R. 7122-97

24/11/98

ಸೇವೆಯಲ್ಲಿ

ಮಾನ್ಯ ಮುಖ್ಯಮಂತ್ರಿಗಳು,
ಕರ್ನಾಟಕ ಸರ್ಕಾರ,
ಬೆಂಗಳೂರು.

ಮಾನ್ಯರೇ,

ವಿಷಯ: ಕಾಲಮಿತಿ ಬಡ್ತಿ ಸೌಲಭ್ಯ ಮಂಜೂರಾತಿ ಬಗ್ಗೆ.

ನಾನು ಈ ಕೆಳಗೆ ಸಹಿ ಮಾಡಿರುವ ಮೈಸೂರು ಜಿಲ್ಲೆ, ಹುಣಸೂರು ತಾಲ್ಲೂಕು, ಕಸಬಾ ಹೋಬಳಿ, ಕಲ್ಲಹಳ್ಳಿ ಗ್ರಾಮದ ವಾಸಿಯಾಗಿದ್ದು, ಸರ್ಕಾರಿ ಪ್ರಾಥಮಿಕ ಶಾಲೆ, ಕಲ್ಲಹಳ್ಳಿಯಲ್ಲಿ ಸಹಾಯಕ ಶಿಕ್ಷಕನಾಗಿ ಕಳೆದ ಹದಿನಾಲ್ಕು ವರ್ಷಗಳಿಂದ ಸೇವೆ ಸಲ್ಲಿಸುತ್ತಿದ್ದೇನೆ. ನನ್ನ ಸೇವಾ ಪುಸ್ತಕದಲ್ಲಿ ಯಾವುದೇ ಶಿಕ್ಷೆ ಅಥವಾ ಕೆಡುಕು ದಾಖಲಾಗಿಲ್ಲ.

ನನ್ನ ಸಹೋದ್ಯೋಗಿಗಳಾದ ಶ್ರೀ ಎಂ. ಕೃಷ್ಣಪ್ಪ ಮತ್ತು ಶ್ರೀಮತಿ ಲಕ್ಷ್ಮಮ್ಮ ಅವರಿಗೆ ಕಾಲಮಿತಿ ಬಡ್ತಿ ಸೌಲಭ್ಯ ಮಂಜೂರಾಗಿದ್ದು, ನಾನು ಅವರಿಗಿಂತ ಹಿರಿಯನಾಗಿದ್ದರೂ ಈ ಸೌಲಭ್ಯ ನನಗೆ ಇನ್ನೂ ದೊರೆತಿಲ್ಲ. ಆದ್ದರಿಂದ ಕಾಲಮಿತಿ ಬಡ್ತಿ ಸೌಲಭ್ಯವನ್ನು ಮಂಜೂರು ಮಾಡಿ ಆದೇಶಿಸಬೇಕಾಗಿ ಕೋರುತ್ತೇನೆ.

ಇಂತಿ ತಮ್ಮ ವಿಶ್ವಾಸಿ,

ಸಹಿ/-

ಹೆಸರು: ಕೆ. ಪುಟ್ಟಸ್ವಾಮಿ

ಹುದ್ದೆ: ಸಹಾಯಕ ಶಿಕ್ಷಕ

ವಿಳಾಸ: ಸರ್ಕಾರಿ ಪ್ರಾಥಮಿಕ ಶಾಲೆ, ಕಲ್ಲಹಳ್ಳಿ, ಹುಣಸೂರು ತಾಲ್ಲೂಕು, ಮೈಸೂರು ಜಿಲ್ಲೆ

ದಿನಾಂಕ: 12-03-2019

MYSORE REVENUE DEPARTMENT.
PETITION DEPARTMENT.
REGD. No. 4538/19
DATE 10-04-19

(6) R 4076

1902

From H. Ramanuja Iyengar Esquire
Deputy Commissioner
Mysore District

To V. Ranganadayya Esquire M.A.M.L.
The Secretary to the Government of Mysore, General and Revenue Departments.

Dated
Despatched } 7th April 1902
Received

General No. 831
" No.

Enclosure No. 1

Has the honor to submit herewith the report on the inspection of the Agricultural Bank at Chamrajnagar, made by Mr. C. Venkata Rao, Additional Assistant Commissioner together with Marginal remarks of the undersigned.

There is some discrepancy regarding the amount of loans granted, repaid, and that outstanding as shewn in the statements below questions 11 and 13, as the amount of outstanding balance does not tally with the figures. The Agent

File put in
18/4/02
6/4

Memorandum to Mr Ranganadayya. Before the receipt of this explanation promised may this be forwarded to the Inspector of Agl Banks for information & return to this office
17/4. 17/4/02

Yes Sir
18/4 Draft
18/4/02
Fair Copy

Agent has been called upon to explain the discrepancy.
On receipt of his explanation, a further report will be
submitted

H Ramaungar

Officiating Deputy Commissioner
Mysore District

(17) 5

The Inspector of Agl. Banks
in Bangalore

Bangalore

D/ 24/4/02 Cl.
R 4746/R 7122-7

A notice summoning persons
has accrued for information
& returns to this office
at an early date with
their ~~remarks~~ suggestions
if any, in regard to
on the inspection of the
Agricultural Bank
at Channarayapatna
by Mr. C. Vasudeva Rao
Asst. Inspector of
proceeded with the
Depos by memo letter
No. 831 D/ 7th April 1902.

By order

21/4/02
for Secy

(8)

FROM The Inspector of Agricultural Banks in Mysore,

To The Secretary to the Government of His Highness the Maharaja

Dated General Department, Revenue, dated 30th June 1903.

Despatched

Received

General No. 467

No.

Enclosure No. 1 Report

Submitting the Report of Mr. K. Venkata Rao on the Chamarajnagar Agricultural Bank.

(8)

(General Serial No. 30.)

19 [illegible] 6:467

DATE 12-6-03

From

The Deputy Commissioner,
Mysore District,

To

The Inspector of
Agricultural Banks,
in Mysore,

Dated 9th
Despatched 10 } June 1903

Received

General No. 2654 } 1903.
No.

Enclosures Number. One report and
statistical returns

Has the honor to forward herewith the report on the inspection of the agricultural Bank at Chamarajnagar, made by Mr. C. Venkata Rao Assistant Commissioner on the 20th and 21st of May 1903.

2. Mr. Venkata Rao in this report recommends that the recovery of the 1st instalment due from this Bank may be put off till the next year. But the undersigned is not prepared to support the same, in the face of the orders of Government No. R 4267-9 dated 21st May 1903, R. 7162-96-97 declining

No. 467.

Submitted to the Secretary to the Government, General & Revenue Departments.

30. 6. 03.

M. Ramachandrayya
Insp. of Agl. Banks

declining to grant a similar concession in favour of the Agricultural Bank at French Rocks.

Offg Deputy Commissioner
Mysore District

8

Report on Inspection of the Agricultural Bank at Chamarajanagar -

| | |
|---|---|
| 1. Date of present inspection. | 20th and 21st May 1903 - |
| 2. Whether there is a duly registered suitable Bank office where members and depositors could call and have their business attended to; and if there had been any change in the office since last inspection, why necessitated and whether duly registered. | (a) It is held in the front yard of the present Agent's house - The door no. is 323 -<br>(b) On account of Plague people had evacuated the town and there was also a Plague death in the house in which the Bank had been located, and on their return to the town the Bank officers removed to their building subsequent to the last inspection |

(c) No; The Bank people have made a reference for the registry of this house. They said that they are trying to acquire a house by mortgage for the permanent location of the office.

(a) The business is conducted almost every day. The hours fixed are - from 9 to 10 A.M. and 3 to 5 P.M. on all working days.

(b) Yes.

(c) Yes.

(a) Yes, within the radius of 5 miles. Yes, duly registered.

(b) All within 5 miles from the Bank office.

3 Whether any dates and hours are fixed for transaction of business, whether business is regularly transacted at those dates and hours; if no appointment is thus made, what arrangements exist for the due transaction of business when members and depositors call; and on how many days in a month is business done.

4. Whether the Bank's registers, accounts, title-deeds, documents, cash balance and other property are kept in the Bank premises in the custody of the President and Agent; and if any of them are not so kept, where and how they are kept, under what authority and upon whose responsibility.

5. Whether the villages to which the members belong are sufficiently near (within a radius of five miles) to the Bank house, and duly registered; at what distance do the majority of members, the directors and office-bearers reside; and if business was extended to any new village, whether there was proper sanction for it.

Of the members, one resides in Ranjangad and another in Mysore but both of them own lands in the villages which are duly registered.

(c) no.

6. As regards members, whether and to what extent there has been any increase or decrease in their number since formation of the Bank or last inspection; what was the decrease, if any, due to; were the new members duly qualified, duly elected, and registered; in case of members belonging to a joint Hindu family or otherwise possessing a qualified or limited status, whether there is proper representation of interests involved; whether in the practical working, the Bank has gained or lost in strength, energy and usefulness since formation or last inspection.

(a) No increase in the number since the date of last inspection. The present strength is 90 on the Register.

(d) Yes.

(e) The members find the Bank useful to them.

7. As regards credit, solvency and resources of members, whether a complete and accurate list of the lands of members is maintained; if not, how is the omission explained; to what extent have fluctuations in the number of members affected the united credit of the Bank. Any notable instances of new acquisition or improvement since formation of the Bank or last inspection; any notable instances of sale or other kind of transfer, relinquishment or deterioration; how these have affected the solvency and resources of the members concerned and of the Association as a whole; what guarantee, if any, has the Bank obtained or the rules of the General Assembly afford against alienations and relinquishments prejudicial to the Bank's interests; compare the *net* amount of the value of property as per latest authenticated list with the amount of liabilities of the Bank at date of inspection.

(a) and (B) Yes.

(C) The increase or decrease in the number of members has not in the least affected the

credit of the Bank.

(d) None discovered.

(e) No such instance has come to notice.

(f) The documents executed by the members also provide against any act on their part, prejudicial to the interests of the Bank.

(g) The net amount of the value of property is Rs. 1156708- " "

The total amount of the liabilities of the Bank exclusive of interest is Rs. 38312-5-4.

" " No.

The following are the limits fixed -

| | | | |
|---|---|---|---|
| 1st class | loan | Rs. | 1000 |
| 2nd " | " | " | 500 |
| 3rd " | " | " | 250 |
| 4th " | " | " | 5[illegible] |

8. As regards Bank's funds, note whether the limit fixed at formation had been increased or decreased under due authority; whether the Bank had in its dealings unauthorizedly exceeded the limit and if so, how is this explained or proposed to be rectified. Classify the Bank's funds at date of inspection with reference to the sources from which they were derived, *viz.*—entrance fee, contributions, loans from Government, if any, loans from others, deposits from members (1) in cash and (2) in grain, deposits from outsiders, debentures etc. Note whether the Bank's credit is well established and sustained, or steadily growing; if otherwise, to what extent such result is due to any action or omission of the Bank's authorities and what other causes are likely to have contributed to it; whether the lessons of co-operation, mutual help and thrift are understood and practised, if not, inculcate them to as large a body of members and outsiders as can be gathered.

(b) no.

(c) 1. Entrance fee 48-8-4

2. Loan from Government 35000-0-0

3. Deposits from members in cash 1993-1-6

4. Deposits from outsiders. 1 0 0

5. Recoveries of interest-bearing expenditure. 1127-10-0

6. Fines and Penalties 1343 13-8

Total Rupees 39514-1-2

(d) The Bank's credit is growing.

(f) It is generally under-stood.

9. As regards Government loan, note whether the terms fixed for repayment are duly acted up to or there has been gross delay, dilatoriness or neglect; the amount outstanding against the Bank at date of inspection; whether the loan may be continued subject to the terms allowed for repayment or whether in your opinion it is advisable to withdraw the loan under the provisions of Sections 74 and 75 of the Articles of Association; and state reasons for such opinion briefly and concisely.

(a) The Government have, in their Proceedings No. 2067-76-R.T. 38-1900, dated 10th November 1902, requested the Deputy Commissioner to inspect

upon the Bank authorising
the desirability of
repaying the loan in
10 or 12 equal annual
instalments commencing
from 1902-03. Upon
the communication of
this order to the Bank,
they have made a
further reference to
the Guildar (Vide
No. 208, dated 12-th
February 1903) ex-
-plaining their diffi-
-culties to meet the
first instalment from
the beginning of 1902-03
and praying that the
instalments may be
made payable from the
next year viz. 1903-04
His prayer is receiving

10. As regards loans and deposits from others, note the terms allowed, generally in regard to rate of interest and time for repayment; whether the sanction of the General Assembly had been obtained to the rates of interest and other essential terms; whether the obligations incurred were, in any way, in excess of the Bank's requirements or of what local conditions of credit, prudential considerations and the progress and well-being of the Bank justified; whether the Bank authorities are alive to the importance of placing themselves in a position to discharge the obligations incurred, punctually, completely and satisfactorily.

of consideration as the
Government order has
caused to take in the
year and communicated
even later to the Bank

(b) Rs. 35,000

(c) may be continued

(d) not necessary to
withdraw since the affairs
of the Bank are satisfac-
tory -

(a) The interest is charged
at 4 per cent per annum
on deposits made both
by members and outsiders

The re-payment is made
whenever it is demanded

(b) Yes

(c) Yes.

(a) Yes

(b) Slight discrepancies have been rectified

(c) Nothing worth noting -

(d) The corrections are initialled by the Agent.

(e) Yes -

(f) Real and necessary

(g) Yes -

(h) 21. 5. 1903 - The Cash balance, according to the Cash Book, is Rs. 2553-15-2 and this has been compared with the cash in the Bank's Chest and found to be correct -

(i) Yes - From 25th April to 2nd May 1903

11. As regards the Bank's transactions, compare the Cash Book with Ledgers, Receipts, Chalans, Cheques, Treasury Pass Book, Contingent and Establishment Registers, Documents etc. Is it posted up from actual transactions as they occur and in the order of their occurrence, and are entries made so clear as to be easily intelligible and traceable through the other accounts? If discrepancies and omissions due to mere oversight or ignorance are found, have them rectified in a business-like manner as far as practicable and note here such as are considered to be grave. In the case of corrections, see if they are initialled by the President and Agent, and if any of the corrections are not satisfactory, note briefly your objections.

See if disbursements were duly authorised and are supported by proper vouchers.

Were the charges incurred under Establishment and Contingencies real or fictitious either wholly or in part, and if real, necessary? Is the rule about members rendering gratuitous service duly respected.

Note date of the last entry in the Cash Book, and the cash balance on that date according to the Cash Book and as forthcoming in the Bank's chest. Are instances frequent of the transgression of the limit fixed in the Articles of Association for cash balance in the hands of the Board of Directors, and how are they explained? Are large sums kept in hand for any length of time without being utilized? Is the facility afforded for keeping current account with the Treasury utilised as far as possible for minimising cash balances, if not, how is the omission explained? Has there been any complaint or ground for the belief or suspicion that needlessly large balances are retained by the Agent or President.

Note the general results of the Bank's cash transactions up to date of inspection in the appended form and see if the Cash Balance Sheet last submitted by the Bank is correct in all particulars.

| RECEIPTS. | Rs. a. p. | EXPENDITURE. | Rs. a. p. |
|---|---|---|---|
| From Treasury ... | | To Treasury Current acct. principal repaid | |
| „ Depositors... | | Depositors . | |
| Entrance fee ... | | „ Members, loan. | |
| Interest and penalty ... | | „ Govt. on acct. of interest .. | |
| Loans repaid ... | | Depositors,... | |
| Other items .. | | „ Printing charges .. | |
| | | „ Establishment. | |
| | | „ Contingencies | |
| | | „ Other charges. | |
| Total | | Total | |

the cash viz. Rs. 443-5-6
exceeded the limit of
Rs 250 and on the date
of inspection it has
again exceeded the
limit by Rs. 3-15-8.
And the explanation offered
is that owing to the heavy
receipts of money during
the latter half of April
there was a short delay
of one week in crediting
the amounts to the Treasury,
and in the latter instance
the amount being two
small it was not cre-
dited. So only two
instances have come to
notice the explanation
may however be accepted
The President and the
Agents have been asked
to credit the extra sums

No. 3-15-2 to the Treasury

Chance.

(j) no

(k) No.

(l) no.

(m) Statement appended

below -

No cash balance shall

have found to be correct

in all particulars.

Statement showing the Receipts and Disbursements of the Bank

| Receipts - | Rs. As. P. | Expenditure - | |
|---|---|---|---|
| From Treasury | 37675-4-- | To Treasury | |
| " Deposits | 2874-7-6 | Current Account | 2675-4-4 |
| Entrance Fee | 48-8-- | Principal Repaid | 880-6-4 |
| Interest and Penalty | 7632-8-1 | Deposits | |
| Loans repaid | 12388-2-8 | " Members Loan | 57663-4-8 |
| Other items | 14-11-4 | " Govt. on acct. of interest | 4444-6-- |
| | | Deposits | 4-11-- |
| Total | 60633-5-7 | " Printing charges | 80-7-1 |
| | | " Establishments | 463-10-- |
| | | " Contingencies | 133-2-4 |
| | | " Other charges | 34-10-- |
| | | In cash | 2653-15-- |
| | | Total | 60633-5-- |

12. As regards loans to members, note if, in addition to the restrictions and limitations prescribed in Section 42 of the Articles of Association, the General Assembly has prescribed any limit with reference to the value of the landed property held by applicants for loan or offered as security by them; whether loans have been granted to any in contravention of these rules, members of joint Hindu family being taken as representing one account; how such transgressions are explained or proposed to be rectified; had any loans been granted to other than members in need or had any deserving applicants been denied to favor particular individuals, and had such instances produced feelings of distrust and discontent and impaired the cordiality and unanimity expected to exist among the body of members; are objects for which loans are applied for, explained with sufficient clearness in the darkhasts; is the application and use made of loans watched by the Board of Directors or other authority; have there been any instances of non-application or misuse, especially of sums obtained having been used by any member for purposes of trading or private banking or money lending.

Note the sums obtained and used for the several purposes indicated in the appended form.

| Amount obtained. | | | Amount spent. | | |
|---|---|---|---|---|---|
| | Rs. | a. p. | | Rs. | a. p. |
| 1 To discharge encumbrances. | | | 1 For discharging encumbrances | | |
| 2 To " other debts. | | | 2 To discharge other debts | | |
| 3 For agricultural purposes | | | 3 For agricultural purposes | | |
| (a) | | | (a) | | |
| (b) | | | (b) | | |
| (c) | | | (c) | | |
| (d) | | | (d) | | |
| | | | 4 For other purposes | | |
| | | | (a) | | |
| | | | (b) | | |
| | | | (c) | | |
| | | | (d) | | |

(a) none.

(b) 390

(c) 50.

(d) none

† A joint application stating that a certain member of the Bank, received a loan of Rs. 1000 on three different occasions from the Bank and purchased shares in a private bank has been received. The matter is under enquiry

(e). Statement appended below

† Statement showing the sums obtained and used for several purposes

| Amounts obtained | | Amounts spent | |
|---|---|---|---|
| 1. To discharge encumbrances | 23939-4-0 | 1. For discharging encumbrances | 23879-0-0 |
| 2. To " other debts | 12400-0-0 | 2. To discharge other debts | 12400-0-0 |
| 3. For Agricultural purposes - | | 3. For agricultural purposes | |
| (a) | 511-4-0 | (a) | 511-4-0 |
| (b) | 7609-8-0 | (b) | 7609-8-0 |
| (c) | 360-4-0 | (c) | 360-4-0 |
| (d) | 1934-8-0 | (d) | 1934-8-0 |
| (e) For the purchase of seed grain, cattle, manure, ploughing, cattle etc. | 4879-0-0 | (e) For other purposes as are mentioned in the other column - | 4879-0-0 |
| | 51633-4-0 | | 51573-4-0 |

13. As regards securities obtained, note if the mortgage deeds in favor of the Bank are in proper form executed by the proper persons and duly registered; if prior mortgages in respect of property hypothecated to the Bank had been fully discharged and the mortgage deeds (duly discharged) produced in Bank together with title-deeds; in case of exceptions, when the mortgages are likely to be discharged and their amount; the proportion the loans of first class bear to the amount of property mortgaged; notable cases of undue preference, if any, with explanation; whether good and sufficient personal security was obtained in the case of the second and third class loans; whether in the case of simple debts repaid, documents discharged, receipts, &c., obtained had been produced, and in case of notable exceptions when they are expected to be produced.

Note particulars in the appended form of loans outstanding against members at date of inspection exclusive of repayments.

| 1st class. | 2nd class. | 3rd class. | 4th class. | Total. | Value of property under mortgage to Bank. |
|---|---|---|---|---|---|
| | | | | | |

(a.) Yes - the deeds are written in the prescribed form executed by proper persons and duly registered

(b) Yes - except the following case -

(A certain member by name Sreenivasa Rowda char took a loan of Rs. 1000 from the Bank. A portion of the property hypothecated to the Bank had been mortgaged to one Venkata Narasimhachar for Rs. 600. This fact was not made known by him to the Bank - Subsequent to the payment of loan the Bank authorities learnt this and called upon him to discharge the debt and produce the prior mortgage deed before the

Bank - In the meantime the mortgagee died leaving behind him a dumb widow and a minor son. The mortgagor not being able to trace the heirs to discharge the debt filed a suit. Subsequent to the institution of this suit the plaintiff also died - and further proceedings stayed - The Bank authorities have issued a notice to the guardian (widow) of the minor to discharge the debt and produce the deed - The guardian has however been hampering the stimulated sentiments of the gallery.

(c) The mortgage will be discharged as soon as Heirship certificate is obtained

(d) The amount of loan of 1st class is Rs. 34401 and the value of property mortgaged to the Bank is Rs. 115678

(e) none

(f) Yes.

(g) Yes

(h) none

(i) Statement appended below -

Statement showing loans outstanding against members at date of inspection excluding those repayments -

| 1st Class | | | 2nd Class | | | 3rd Class | | | 4th Class | | | Total | | | Value of property mortgaged to Bank | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| Rs | As | P | Rs | As | P | Rs | As | P | Rs | As | P | Rs | As | P | Rs. | As | P |
| 26546 | - | - | 8208 | 5 | 4 | 1560 | 8 | - | 1997 | 8 | - | 38312 | 5 | 4 | 115678 | - | - |

(a) No is generally observed but in 26 cases under Class I the instalments due on 1st May 1933 have not yet been paid and

14. As regards punctuality, completeness or otherwise in the payment of dues by members, Note whether the rule requiring strict punctuality is borne in mind and enforced in all practicable cases, or whether there is any unhealthy tendency to evade it; how many are defaulters (1) among office-bearers and (2) among other members; the amount of instalments overdue remaining unrecovered at date of inspection, the amount of 2nd, 3rd and 4th class loans likewise overdue remaining unrecovered; causes of unduly large arrears and large number of defaulters; whether proper notice had been taken of defaults and adequate steps taken for recovery of arrears; whether renewals were granted with prudence and discrimination; whether the interest and penalty due to the Bank had been fully recovered and whether the interest due to Government and to other creditors duly paid; arrears, if any, how explained and when expected to be paid.

in ~~the other~~ other three cases including the President's one is in arrears since 1st May 1901 and the other 2 since July 1902

(b) 4 Office bearers are defaulters, viz.

1 President
3 Directors and
22 Members

(c) Of the 1st class.

Rs a p
2540-12-8

(d) " " 2nd
Class 2890-4-4

" " 3rd
Class 727-4-4

" " 4th
Class 565-4-4

6722-12-8

(e) It is explained that out of the 4 cases one case has been explained in the above and the delay in the remaining 3 cases is attributed to

the failure of crop each year -

(f) Steps have been taken by the Bank Authorities for recovery of arrears.

(g) Yes - in 17 cases -

(h) Yes -

(i) Yes -

(j) none

(a) Rs. 2471-7-8

(b) none

(c) Rs. 1267-8-4

(d) Was used with the loans -

(e) none -

(f) none -

15. As regards surplus, Note what this amounts to up to date of inspection, taking into account the arrears remaining unrecovered of interest and other items of income; how much of this has been realized; what amount has been carried to the Reserve Fund by resolution of the General Assembly; how the Reserve Fund is invested; how the remaining surplus is used or secured; whether any and what special charges tended to reduce the surplus; and if the Bank has other assets what they are and their value.

(a) Yes -

(b) explained also

(c) Yes -

(d) none since last inspection -

16. As regards meetings of General Assembly, note whether the rules for convening these, the conduct of business therein and the recording and registering of resolutions are understood and duly given effect to; if not, explain the same to the office bearers and others present; note whether meetings had been held regularly every half-year; whether any and what number of extraordinary meetings had been held since last inspection; whether notices had been duly given to members; whether members were generally taking interest in the Bank affairs or whether there was party feeling; whether special resolutions had been duly confirmed and registered; whether any resolutions were inconsistent with the Articles of Association or other provisions of law.

(e.) Yes -

(f.) Yes.

(g) no.

(h) Yes.

(i) no.

17. As regards Board of Directors, note whether and how often they meet for transaction of business; whether their resolutions are duly recorded in a book; if they do not meet, what arrangements exist for the discharge of their duties and functions and what record exists of their proceedings; whether any and which of them have been taking special interest in and working with zeal for the progress of the institution.

(a) As often as it necessary not less than 3 Directors

(b) Yes, in the minute Book -

(c) Two of the Directors viz. Narayanimpa and Rama Nikoolan appear to take special interest in the working of the Bank -

18. As regards supervision, whether any and what arrangements the General Assembly had made for control and audit, are they effective and satisfactory.

(a) Three of the members form the Audit Committee for supervising the Bank Accounts -

(b) It is effective and satisfactory -

All the books enumerated in the list are maintained.

Cash Book No. III contained several corrections and they are all initialled. The ledger heads had not been entered. They are now entered. The importance of the Cash Book has been explained to the President and the Agent and they have been asked to write more carefully.

Receipts by Bank members. No. X in some cases the counterfoil receipts were not given to the payers. The Bank authorities have been told to invariably give counterfoil receipts in future.

The Bank is now a cheque

19. As regards registers and accounts, see appended list, note therein which of them is kept and how.

I. Register of members
II. " of applications for loan
III. Cash book
IV. Ledger
V. Minute book
VI. Register of balance sheets
VII. Property register
VIII Register of monthly cash abstracts
IX. Register of bonds
X Receipts by Bank
XI. Depositors' ledger
XII. Treasury pass book
XIII. Chalan book
XIV. Cheque book
XV. Receipts by members to Bank
XVI. Register of Directors
XVII. Register of Directors' Proceedings
XVIII. Register of appropriation of loans
XIX. " of contingent expenses
XX. " of disbursement of pay to establishment
XXI. " of From letters
XXII. " of To letters
XXIII. Visitors' book

dated 31st December
1902 and it was cashed
in the Treasury but this
item was not entered
in the Treasury Pass Book
no. XII the date of cash
entry being 3rd Novem-
-ber 1902. On questioning
the Bank about this
discrepancy they said that
the Pass Book was sent
to the Treasury several
times but the certificate
could not be obtained
The President and the
Agents were directed to
get it done without fur-
-ther delay-

Cheque Book no. XIV

Remarks as above-

Receipts by members
to Bank no. XV

Stamped Receipts are
invariably taken for
all sums exceeding £20

Register of Contingent
Expenses No. XIX.
This is written without
being attested by any
one - This is objectionable
and the Bank Authorities
have been told to certify
to the correctness of all
charges in future.

Nothing very special
to be noted against
the Bank.

20. General remarks regarding the state of the Bank.

(Assistant Commissioner
in charge of Pub. Dn Office.

Mysore Govt., Gen. & Rev. Secretariat

Revenue Branch

File No. (if any) and its date—

DC

R T 392 & 3-8-03.

R. T. 122 of 97-98 3

Office Draft. 819

Progs. of the Govt. of H. H. the Maharaja of Mysore.

Read:

Letter No 467 & 30.6.03 from the Inspector of Agricultural Banks, submitting the report on inspection by Mr C. Venkata Rao, Assistant Secretary of the Agricultural Bank at Channarayapatna, received with docket No 2654 & 9.6.03 from the Deputy Commissioner, Mysore District.

Order: No

Recorded with the following observations:—

2. With regard to the ~~Inspector's letter~~ preceding report stated therein ~~No complaint has been~~ received, alleging that a certain member has obtained a loan of Rs 1000 on 3 different occasions from the bank & purchased shares in a private bank and that the matter is under enquiry, the Deputy Commissioner is requested to draw the attention of the bank to para 55 of the Articles of Association and to report to Government the result of the enquiry at present being held.

No representation re the bank as regards payment re the first instalment of the first loan from 1903-4 instead of from 1902-3 as already directed should form the subject of a separate communication.

3. It is unsatisfactory to note that the President, 3 Directors and 22 members are defaulters. The attention of the bank should be drawn to para 54 of the Articles of Association.

4. The bank should be directed to carry out the instructions of the Inspecting Officer ~~in his Report~~ as regards the several minor omissions pointed out.

28/7/13

Secretary 29/7/13

Subd 27/7/13

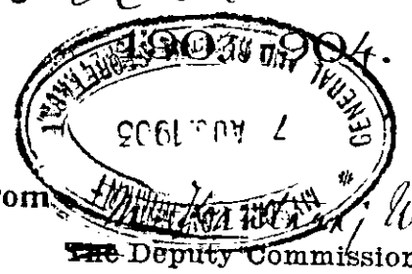
Rd 23/7

No

The Dy Commissioner,
Mysore District

Copd
30/7/13

15 A 295— 8160



From ~~The~~ Deputy Commissioner of
the Mysore District

To H. V. Nanjundayya, Esq
~~The~~ Secretary to the
Government of Mysore,
General and Revenue
Departments.

Dated 3rd
Despatched } September 1903
Received

Enclosures No. 1 piece of 6 pp

General No. 134

Suggesting that a clause should be inserted in the Articles of Association to the effect that if any member owns a share in any private Banking Company, he should be precluded from becoming a member of the Agricultural Bank

Ref Ref
Rec
7-9-03
Read 15/9/03

No. 134 OFFICE OF THE DEPUTY COMMISSIONER.

Enclosures No. 1 Pleader's Petition MYSORE DISTRICT.

Dated Mysore 3rd. September 1903.

From M. Kantaraj Urs, Esq. B.A.
Offg. Dy. Commissioner of Mysore.

To A. V. Narjundayya, Esq. M.A.; M.L.
The Secretary to the Government of Mysore,
General and Revenue Departments.

Sir,

Referring to para 2 of Government Proceedings No. R. 392 / R. Ft. 122-97, dated 3rd. August 1903, recording with certain observations Mr. C. Venkata Rao's report on the inspection of the Agricultural Bank at Chamarajnagar, I have the honour to state as follows:-

2. Mr. C. Venkata Rao, Assistant Commissioner, has held an enquiry regarding the allegations contained in the pseudonymous petitions and reports that Puttanna, one of the Directors of the Bank has obtained a loan from it and has purchased shares in a private Bank named Sree-Lakshmanaswami Bank. I also held an enquiry into the matter during my inspection of the Bank and am of opinion that the allegations contained in the petition (which seems to have been written by one of the members of

the Bank) are not altogether unfounded. The Director referred to above has purchased shares in the Private Bank to the extent of 1900 Rupees and has also obtained loans from the Agricultural Bank amounting ~~to~~ 1200 ~~Rs.~~ which he has partly repaid. In his statement given before me, Papanna says that the greater portion of the money invested by him in the Private Bank is not his own, but belongs to his relations and friends. He further says the loan obtained by him was entirely used for improving his lands in support of which he says that the records in criminal case No. 33 of 1900-01 on the file of Taluk Magistrate may be perused. In this case Papannah has figured as an accused person having been prosecuted by the Public Works Department. For the offence of mischief inasmuch as he removed earth from a channel bed for raising the level of his wet field which was water-logged and unfit for cultivation. The records bear

out

and that the improvement of the land was effected at about the time he obtained the loan from the Agricultural Bank, but there is no evidence to show that he made use of the entire loan for the said improvement. An examination of the dates on which he obtained loan from the Agricultural Bank and of his purchasing shares in the private Company, raises a strong presumption that the major portion of the loan obtained by him from the former Bank was invested by him in the latter. This conclusion is further confirmed by the fact that in the Bankbook presented by Papanna for obtaining the loan no mention is made of raising the level of his wet land.

3. In this connection, I might also mention that two other Directors besides Papanna and also two of the members of the Agricultural

Bank

Bank are shareholders in the Srinivasa Rama
Bank. Ramanuja Iyya, one of the Directors
of the Agricultural Bank, is the sub-agent
of the said Private Bank and his father
(who is also a member of the Agricultural
Bank) is the agent thereof. Both father and
son have obtained loans from the Agri-
cultural Bank to the extent of nearly 30,000
Rupees and own shares in the Private
Bank, aggregating to Rs. 2000. But there
is no evidence to show that the money ob-
tained from the former Bank was in-
vested by them in the latter.

4. I have dwelt at some length in my
inspection report about the unhealthy tend-
ency on the part of the members of the Agri-
cultural Bank of obtaining loans from
it under some pretext or the other and
diverting the same in a more paying con-
cern. To put a stop to such abuses which

is necessary for the success of the Agricultural Banks, I would venture to suggest, if it should seem acceptable to Government that a clause should be inserted in the articles of Association to the effect that if any member owns a share in any private Banking Company; he should be precluded from becoming a member of the Agricultural Bank. In the case of Papanna, I am of opinion that the Bank should be advised to withdraw at once, the loan made to him under para 55 of the Articles of Association.

5. The records of the enquiry are herewith submitted for reference

I have the honor to be,

Sir

Your most obt. servant

M Hawthorn Esq

Offg. Deputy Commissioner

Mysore District.

H Anwar.

ಸೂಚನೆ: ಈ ಪತ್ರವು ಕೇವಲ ಮಾದರಿಗಾಗಿ ಮಾತ್ರ

ಪ್ರಿಯ ಸ್ನೇಹಿತರೆ,

ಇಂದು ನಾನು ಒಂದು ಸುಂದರವಾದ ಹೂದೋಟಕ್ಕೆ ಭೇಟಿ ನೀಡಿದೆ.

ಇಂತಿ ನಿಮ್ಮ ಪ್ರೀತಿಯ,
ಅಭಿಷೇಕ್ ಎಂ. ಪಾಟೀಲ್

| | | | |
|---|---|---|---|
| 13 | ๑๙๐๗/๒๕๓๑ | ๑๐ - ๐๕ | |
| 12 | ๒๐๑๗/๒๕๓๒ | ๑๐๐๐ | |
| 11 | ๑๐๑๗/๒๕๓๓ | ๑๐๐๐ | |
| 12 | ๑๐๐๔/๒๕๓๔ | ๑๐๐๐ | |
| 13 | ๑๐๐๔/๒๕๓๕ | ๑๐๐๐ | |
| 14 | ๑๐๐๔/๒๕๓๖ | ๒๐๐๐ | |
| 15 | ๑๐๐๔/๒๕๓๗ | ๑๐๐๐ | |
| 16 | ๑๐๐๔/๒๕๓๘ | ๑๐๐๐ | |
| 17 | ๑๐๐๔/๒๕๓๙ | ๑๐๐๐ | |
| 18 | ๑๐๐๔/๒๕๔๐ | ๑๐๐๐ | |
| 19 | ๑๐๐๔/๒๕๔๑ | ๑๐๐๐ | |
| 20 | ๑๐๐๔/๒๕๔๒ | ๑๐๐๐ | |
| 21 | ๑๐๐๔/๒๕๔๓ | ๑๐๐๐ | |
| 22 | ๑๐๐๔/๒๕๔๔ | ๑๐๐๐ | |
| 23 | ๑๐๐๔/๒๕๔๕ | ๑๐๐๐ | |

ผู้ขอรับใบอนุญาตเป็นผู้ดำเนินการเอง

ผู้ขอรับใบอนุญาตมอบหมายให้ ..... เป็นผู้ดำเนินการแทน

ลงชื่อ ..... ผู้ขอรับใบอนุญาต

(.....)

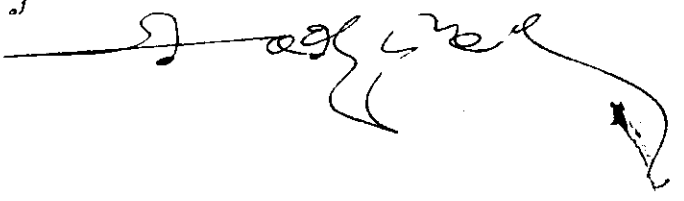
๒๐ / ๗ / ๒๕๖๓

30 ... 1902 ... — 150—0 0

1 ... 1902 ... — 100—0 0

... 1900—0—0

20/7/903 ...



ಅಭ್ಯರ್ಥಿಯ ಹೆಸರು : ಶ್ರೀಮತಿ ಸುಮಾ ಕೋಂ ಶ್ರೀ ಮಂಜುನಾಥ

ತಂದೆಯ ಹೆಸರು : ಶ್ರೀ ಕೃಷ್ಣಪ್ಪ

ಹುಟ್ಟಿದ ದಿನಾಂಕ : 01-07-1983

ಹುಟ್ಟಿದ ಸ್ಥಳ : ಕೆಂಚಾಪುರ

ಶಾಲೆಯಿಂದ ಬಿಟ್ಟ ದಿನಾಂಕ : 15-06-1997

ಶಾಲೆಯಿಂದ ಬಿಟ್ಟ ಕಾರಣ : ಮದುವೆ

ಶಾಲೆಯಿಂದ ಬಿಟ್ಟ ತರಗತಿ : 7ನೇ ತರಗತಿ

ಶಾಲೆಯಿಂದ ಬಿಟ್ಟ ಶಾಲೆಯ ಹೆಸರು : ಸರ್ಕಾರಿ ಪ್ರೌಢಶಾಲೆ ಕೆಂಚಾಪುರ

ಶಾಲೆಯಿಂದ ಬಿಟ್ಟ ಶಾಲೆಯ ವಿಳಾಸ : ಕೆಂಚಾಪುರ

ಶಾಲೆಯಿಂದ ಬಿಟ್ಟ ಶಾಲೆಯ ಪಿನ್ ಕೋಡ್ : 562107

ಶಾಲೆಯಿಂದ ಬಿಟ್ಟ ಶಾಲೆಯ ದೂರವಾಣಿ ಸಂಖ್ಯೆ : 08157-234567

ಶಾಲೆಯಿಂದ ಬಿಟ್ಟ ಶಾಲೆಯ ಇಮೇಲ್ ವಿಳಾಸ : kenchapura@gmail.com

ಶಾಲೆಯಿಂದ ಬಿಟ್ಟ ಶಾಲೆಯ ಮುಖ್ಯೋಪಾಧ್ಯಾಯರ ಹೆಸರು : ಶ್ರೀಮತಿ ಲಕ್ಷ್ಮಮ್ಮ

ಶಾಲೆಯಿಂದ ಬಿಟ್ಟ ಶಾಲೆಯ ಮುಖ್ಯೋಪಾಧ್ಯಾಯರ ಸಹಿ : ಲಕ್ಷ್ಮಮ್ಮ

ಶಾಲೆಯಿಂದ ಬಿಟ್ಟ ಶಾಲೆಯ ಮುದ್ರೆ : ಸರ್ಕಾರಿ ಪ್ರೌಢಶಾಲೆ ಕೆಂಚಾಪುರ

ಶಾಲೆಯಿಂದ ಬಿಟ್ಟ ಶಾಲೆಯ ಮುಖ್ಯೋಪಾಧ್ಯಾಯರ ಮುದ್ರೆ : ಮುಖ್ಯೋಪಾಧ್ಯಾಯರು

ಶಾಲೆಯಿಂದ ಬಿಟ್ಟ ಶಾಲೆಯ ಮುಖ್ಯೋಪಾಧ್ಯಾಯರ ಸಹಿ ದಿನಾಂಕ : 15-06-1997

ಶಾಲೆಯಿಂದ ಬಿಟ್ಟ ಶಾಲೆಯ ಮುಖ್ಯೋಪಾಧ್ಯಾಯರ ಸಹಿ ಸ್ಥಳ : ಕೆಂಚಾಪುರ

ಕೆಲಸದ ಸ್ಥಳದಲ್ಲಿ ಮಹಿಳೆಯರ ಲೈಂಗಿಕ ಕಿರುಕುಳ ನಿಷೇಧ ಮತ್ತು ಪರಿಹಾರ ಅಧಿನಿಯಮ 2013

ಸಂಖ್ಯೆ: ಕಾಕಾಇ/ಲೈಕಿ/ಸಿಆರ್/ 2019-20

ದಿನಾಂಕ: 13.12.2019

ಸ್ಥಳೀಯ ದೂರು ಸಮಿತಿಯ ಸದಸ್ಯರ ಹೆಸರು ಮತ್ತು ವಿಳಾಸ

ಶ್ರೀಮತಿ ಸುಮಾ ಕೆ.ಎಸ್.
ಸಹಾಯಕ ಪ್ರಾಧ್ಯಾಪಕರು
ಕಾಕಾಇ, ಮಂಗಳೂರು

ಶ್ರೀಮತಿ ಸುಜಾತಾ ಕೆ.
ಸಹಾಯಕ ಪ್ರಾಧ್ಯಾಪಕರು
ಕಾಕಾಇ, ಮಂಗಳೂರು

Mukherji
Accident

ಸಂಖ್ಯೆ: ಪಿ.ಆರ್.ಡಿ.

ದಿನಾಂಕ: 28/12/2023

ಸೇವೆಯಿಂದ ಬಿಡುಗಡೆ ಹೊಂದಿದ ಪ್ರಮಾಣ ಪತ್ರ

ಈ ಮೂಲಕ ಪ್ರಮಾಣೀಕರಿಸಲಾಗಿದೆ ಏನೆಂದರೆ ಶ್ರೀ/ಶ್ರೀಮತಿ ಪಿ.ಆರ್.ಡಿ. ಇಲಾಖೆಯಲ್ಲಿ ಕಾರ್ಯನಿರ್ವಹಿಸುತ್ತಿದ್ದ ಇವರು ಇಂದು ಸೇವೆಯಿಂದ ಬಿಡುಗಡೆ ಹೊಂದಿರುತ್ತಾರೆ.

ಕೆಳಗೆ ಸಹಿ ಮಾಡಿದವರು ಈ ಮೂಲಕ ಘೋಷಿಸುವುದೇನೆಂದರೆ ನಾನು ಈ ಕೆಳಗೆ ಬರೆದಿರುವ ಆಸ್ತಿಯನ್ನು ಸ್ವಯಾರ್ಜಿತವಾಗಿ ಪಡೆದಿರುತ್ತೇನೆ. ಈ ಆಸ್ತಿಯಲ್ಲಿ ನನ್ನ ಹೆಂಡತಿ ಮಕ್ಕಳಿಗಾಗಲಿ ಅಥವಾ ಬೇರೆ ಯಾರಿಗಾಗಲಿ ಯಾವುದೇ ಹಕ್ಕು ಬಾಧ್ಯತೆಗಳಿರುವುದಿಲ್ಲ. ಈ ಆಸ್ತಿಯನ್ನು ನಾನು ಯಾರಿಗಾದರೂ ಮಾರಲು, ದಾನ ಮಾಡಲು, ಅಡಮಾನ ಇಡಲು ಅಥವಾ ಬೇರೆ ಯಾವುದೇ ರೀತಿಯಲ್ಲಿ ವರ್ಗಾಯಿಸಲು ಸಂಪೂರ್ಣ ಸ್ವತಂತ್ರನಾಗಿರುತ್ತೇನೆ.

ಆಸ್ತಿಯ ವಿವರ :-

ಸ್ಥಳ :-

ದಿನಾಂಕ :-

ಸಹಿ

ಹೆಸರು :-

ವಿಳಾಸ :-

ಸಾಕ್ಷಿಗಳು :-

೧.

೨.

ಚಿಕ್ಕಬಳ್ಳಾಪುರ ಜಿಲ್ಲೆ. ತಾಲೂಕು

ಗ್ರಾಮದ ಸರ್ವೆ ನಂ. ಗಳಲ್ಲಿ ಒಟ್ಟು

ಎಕರೆ ಗುಂಟೆ ಜಮೀನಿಗೆ ಸಂಬಂಧಿಸಿದಂತೆ

ಮಾನ್ಯ ಸಹಾಯಕ ಆಯುಕ್ತರು ಚಿಕ್ಕಬಳ್ಳಾಪುರ ರವರ

ನ್ಯಾಯಾಲಯದಲ್ಲಿ ಹೂಡಿರುವ ಮೊಕದ್ದಮೆ

ಸಂಖ್ಯೆ ಆದೇಶದ ಪ್ರತಿ

ದಿನಾಂಕ 27.6.93

ಸಹಾಯಕ ಆಯುಕ್ತರು

ಚಿಕ್ಕಬಳ್ಳಾಪುರ

ಆದೇಶ

ಅರ್ಜಿದಾರರು ಸಲ್ಲಿಸಿರುವ ಅರ್ಜಿಯಲ್ಲಿ

ಮನವಿ ಮಾಡಿಕೊಂಡಿರುವ ಪ್ರಕಾರ

ಸರ್ವೆ ನಂ. ಗಳಲ್ಲಿ ಒಟ್ಟು

ಎಕರೆ ಗುಂಟೆ ಜಮೀನಿಗೆ ಸಂಬಂಧಿಸಿದಂತೆ

ಸಹಾಯಕ ಆಯುಕ್ತರು

ಚಿಕ್ಕಬಳ್ಳಾಪುರ

ದಿನಾಂಕ 27/7/93 ರಂದು ಆದೇಶಿಸಿದೆ

ಸಂಖ್ಯೆ ಇ ೨೨, ಪ್ರ ಸಂ, ೧೯೭೬ (ಸಂಖ್ಯೆ ಇ ೨೨, ಪ್ರ ಸಂ, ೧೯೭೬ ನೋಡಿರಿ)

ಕಾರ್ಯದರ್ಶಿ

ಕರ್ನಾಟಕ ಸರ್ಕಾರ

ಸೇವೆಗೆ,

ಎಲ್ಲ ಜಿಲ್ಲಾಧಿಕಾರಿಗಳು,

ಎಲ್ಲ ಜಿಲ್ಲಾ ಪಂಚಾಯತ್ ಸಿಇಒಗಳು.

ಮಹಾಶಯರೆ,

ವಿಷಯ: ಪ್ರಾಥಮಿಕ ಶಾಲಾ ಶಿಕ್ಷಕರ ಸಂಘದ ಮನವಿ ಪತ್ರ - ಕ್ರಮ ಕೈಗೊಂಡು ವರದಿ ಸಲ್ಲಿಸುವ ಬಗ್ಗೆ.

ಉಲ್ಲೇಖ: ಪ್ರಾಥಮಿಕ ಶಾಲಾ ಶಿಕ್ಷಕರ ಸಂಘದ ಮನವಿ ಪತ್ರ ದಿನಾಂಕ ೧೨-೦೩-೨೦೨೪.

ಮೇಲ್ಕಂಡ ವಿಷಯ ಮತ್ತು ಉಲ್ಲೇಖಕ್ಕೆ ಸಂಬಂಧಿಸಿದಂತೆ ಪ್ರಾಥಮಿಕ ಶಾಲಾ ಶಿಕ್ಷಕರ ಸಂಘದ ಮನವಿ ಪತ್ರವನ್ನು ಈ ಪತ್ರದೊಂದಿಗೆ ಲಗತ್ತಿಸಿ ಕಳುಹಿಸಿದೆ. ಮನವಿಯಲ್ಲಿ ಉಲ್ಲೇಖಿಸಿರುವ ಅಂಶಗಳ ಬಗ್ಗೆ ಕ್ರಮ ಕೈಗೊಂಡು ಸಮಗ್ರ ವರದಿಯನ್ನು ಒಂದು ತಿಂಗಳೊಳಗೆ ಸಲ್ಲಿಸಲು ಸೂಚಿಸಿದೆ.

ಮನವಿಯಲ್ಲಿ ಪ್ರಮುಖವಾಗಿ ಪ್ರಸ್ತಾಪಿಸಿರುವ ಅಂಶಗಳೆಂದರೆ, ಕೆಲವು ಶಾಲೆಗಳಲ್ಲಿ ಶಿಕ್ಷಕರ ಕೊರತೆ ಇರುವುದು, ಕೆಲವು ಶಾಲೆಗಳಲ್ಲಿ ಶೌಚಾಲಯ ಸೌಲಭ್ಯ ಇಲ್ಲದಿರುವುದು, ಬಿಸಿಯೂಟ ಯೋಜನೆಯ ಅಡುಗೆ ಕೋಣೆಗಳ ದುರಸ್ತಿ ಬಾಕಿ ಇರುವುದು, ಮತ್ತು ಶಿಕ್ಷಕರ ವರ್ಗಾವಣೆಯಲ್ಲಿ ಪಾರದರ್ಶಕತೆ ಕಾಪಾಡುವುದು ಮುಂತಾದವು. ಈ ಎಲ್ಲ ಅಂಶಗಳ ಬಗ್ಗೆ ಸ್ಥಳ ಪರಿಶೀಲನೆ ನಡೆಸಿ ವರದಿ ನೀಡಬೇಕು.

ಕೆಲವು ಶಾಲೆಗಳಲ್ಲಿ ಶಿಕ್ಷಕರ ಕೊರತೆ ಇರುವುದರಿಂದ ಮಕ್ಕಳ ಕಲಿಕೆಗೆ ತೊಂದರೆಯಾಗುತ್ತಿದೆ ಎಂಬ ಬಗ್ಗೆ ಪೋಷಕರಿಂದಲೂ ದೂರುಗಳು ಬಂದಿವೆ. ಹೆಚ್ಚುವರಿ ಶಿಕ್ಷಕರಿರುವ ಶಾಲೆಗಳಿಂದ ಕೊರತೆ ಇರುವ ಶಾಲೆಗಳಿಗೆ ಶಿಕ್ಷಕರನ್ನು ಪುನರ್‌ನಿಯೋಜಿಸುವ ಪ್ರಸ್ತಾವನೆಯನ್ನು ಸಿದ್ಧಪಡಿಸಿ ಸಲ್ಲಿಸಬೇಕು. ಈ ಕುರಿತು ಈಗಾಗಲೇ ಕೆಲವು ಜಿಲ್ಲೆಗಳಲ್ಲಿ ಪ್ರಯತ್ನಗಳು ನಡೆದಿದ್ದರೂ ಅವು ಪೂರ್ಣ ಪ್ರಮಾಣದಲ್ಲಿ ಫಲ ನೀಡಿಲ್ಲ ಎಂಬ ಅಭಿಪ್ರಾಯವಿದೆ.

ಶೌಚಾಲಯ ಸೌಲಭ್ಯ ಇಲ್ಲದಿರುವ ಶಾಲೆಗಳ ಪಟ್ಟಿಯನ್ನು ಸಿದ್ಧಪಡಿಸಿ, ಅವುಗಳಲ್ಲಿ ಶೌಚಾಲಯ ನಿರ್ಮಾಣಕ್ಕೆ ಅಗತ್ಯವಿರುವ ಅಂದಾಜು ವೆಚ್ಚವನ್ನು ಲೆಕ್ಕಹಾಕಿ ಸಲ್ಲಿಸಬೇಕು. ಸ್ವಚ್ಛ ಭಾರತ ಅಭಿಯಾನದ ಅಡಿಯಲ್ಲಿ ಲಭ್ಯವಿರುವ ಅನುದಾನವನ್ನು ಬಳಸಿಕೊಳ್ಳುವ ಸಾಧ್ಯತೆಯನ್ನೂ ಪರಿಶೀಲಿಸಬೇಕು. ಬಾಲಕಿಯರಿಗೆ ಪ್ರತ್ಯೇಕ ಶೌಚಾಲಯ ಇಲ್ಲದಿರುವುದು ಹಾಜರಾತಿಯ ಮೇಲೆ ಪರಿಣಾಮ ಬೀರುತ್ತಿರುವ ಬಗ್ಗೆ ಹಲವು ಸಂಘಟನೆಗಳು ಗಮನ ಸೆಳೆದಿವೆ.

ಬಿಸಿಯೂಟ ಯೋಜನೆಯ ಅಡುಗೆ ಕೋಣೆಗಳ ದುರಸ್ತಿಗೆ ಸಂಬಂಧಿಸಿದಂತೆ, ಈಗಾಗಲೇ ಮಂಜೂರಾಗಿರುವ ಕಾಮಗಾರಿಗಳ ಪ್ರಗತಿಯ ಬಗ್ಗೆಯೂ ವರದಿಯಲ್ಲಿ ಉಲ್ಲೇಖಿಸಬೇಕು. ಕಾಮಗಾರಿ ವಿಳಂಬವಾಗಿರುವ ಪ್ರಕರಣಗಳಲ್ಲಿ ಅದಕ್ಕೆ ಕಾರಣಗಳನ್ನು ವಿಶ್ಲೇಷಿಸಿ, ಗುತ್ತಿಗೆದಾರರ ವಿರುದ್ಧ ಕೈಗೊಂಡ ಕ್ರಮಗಳನ್ನೂ ತಿಳಿಸಬೇಕು.

ಶಿಕ್ಷಕರ ವರ್ಗಾವಣೆಯಲ್ಲಿ ಪಾರದರ್ಶಕತೆ ಕಾಪಾಡುವ ಬಗ್ಗೆ ಸಂಘವು ಸಲ್ಲಿಸಿರುವ ಸಲಹೆಗಳನ್ನು ಪರಿಶೀಲಿಸಿ, ಅವುಗಳಲ್ಲಿ ಸಾಧ್ಯವಾದವುಗಳನ್ನು ಜಾರಿಗೆ ತರಲು ಕ್ರಮ ಕೈಗೊಳ್ಳಬೇಕು. ಆನ್‌ಲೈನ್ ವರ್ಗಾವಣೆ ವ್ಯವಸ್ಥೆಯಲ್ಲಿ ಎದುರಾಗುತ್ತಿರುವ ತಾಂತ್ರಿಕ ತೊಂದರೆಗಳನ್ನು ನಿವಾರಿಸಲು ಕ್ರಮ ಕೈಗೊಳ್ಳಬೇಕು.

ಈ ವಿಷಯದಲ್ಲಿ ತಕ್ಷಣ ಕ್ರಮ ಕೈಗೊಂಡು ವರದಿ ಸಲ್ಲಿಸಲು ವಿಳಂಬವಾಗಬಾರದು. ಒಂದು ತಿಂಗಳೊಳಗೆ ಸಮಗ್ರ ವರದಿಯನ್ನು ಸಲ್ಲಿಸಲು ಸೂಚಿಸಿದೆ.

ಇಂತಿ ತಮ್ಮ ವಿಶ್ವಾಸಿ,

ಕಾರ್ಯದರ್ಶಿ

ಸಂಖ್ಯೆ: ಆಇ 28 ಬಿಎಂಎಲ್ 2015

ಇಂದಿನ ಪ್ರಶ್ನೆ ಸಂಖ್ಯೆ 5 ಕ್ಕೆ ಉತ್ತರ

ಸಂ:

ಸೇವೆಯಲ್ಲಿ,
ಶ್ರೀ ಎಸ್. ಸಿದ್ದಲಿಂಗಯ್ಯ
ಕಾರ್ಯದರ್ಶಿಗಳು
ಕರ್ನಾಟಕ ಲೋಕಸೇವಾ ಆಯೋಗ
ಬೆಂಗಳೂರು

13 JUN 1903

ಮಾನ್ಯರೇ,

ವಿಷಯ: ಸಹಾಯಕ ಕಮಿಷನರ್ ಹುದ್ದೆಗೆ ಆಯ್ಕೆ ಮಾಡಿರುವ ಬಗ್ಗೆ.

ಉಲ್ಲೇಖ: ತಮ್ಮ ಪತ್ರ ಸಂ: ಕೆಪಿಎಸ್‌ಸಿ/ಸಹಾಯಕ ಕಮಿಷನರ್/೨೦೦೨-೦೩/೧೩೪೩೩ ದಿ: ೧೨.೦೬.೨೦೦೩

ಮೇಲ್ಕಂಡ ವಿಷಯ ಮತ್ತು ಉಲ್ಲೇಖಕ್ಕೆ ಸಂಬಂಧಿಸಿದಂತೆ ಸಹಾಯಕ ಕಮಿಷನರ್ ಹುದ್ದೆಗೆ ಆಯ್ಕೆ ಮಾಡಿರುವ ಬಗ್ಗೆ ತಿಳಿಸಿದ್ದಕ್ಕಾಗಿ ಧನ್ಯವಾದಗಳು. ಆಯ್ಕೆಯಾಗಿರುವ ಅಭ್ಯರ್ಥಿಗಳ ಪಟ್ಟಿಯಲ್ಲಿ ನನ್ನ ಹೆಸರು ಇಲ್ಲದಿರುವುದರಿಂದ ನಾನು ಅತ್ಯಂತ ನಿರಾಶೆಗೊಂಡಿದ್ದೇನೆ. ಆಯ್ಕೆಯಾಗಿರುವ ಅಭ್ಯರ್ಥಿಗಳಿಗಿಂತ ನಾನು ಹೆಚ್ಚು ಅರ್ಹತೆ ಹೊಂದಿದ್ದೇನೆ ಎಂಬ ಭಾವನೆ ನನ್ನಲ್ಲಿದೆ. ಆಯ್ಕೆಯಾಗಿರುವ ಅಭ್ಯರ್ಥಿಗಳ ಪಟ್ಟಿಯಲ್ಲಿ ನನ್ನ ಹೆಸರು ಇಲ್ಲದಿರಲು ಕಾರಣವೇನೆಂಬುದನ್ನು ತಿಳಿಸಲು ಕೋರುತ್ತೇನೆ.

ಇಂತಿ ತಮ್ಮ ವಿಶ್ವಾಸಿ,

ಸಹಿ/-

(ಕೆ. ಎಸ್. ಪ್ರಕಾಶ್)
ಸಿವಿಲ್ ಜಡ್ಜ್ (ಜೂನಿಯರ್ ಡಿವಿಷನ್)
ಮಂಡ್ಯ

Dated 2.6.1993

Assistant Commissioner
in charge of Land

No 36
Dated
20.2.93.

ಕಾಲಮಿತಿ ಮೀರಿದ ಅರ್ಜಿಗಳು

ಕಾಲಮಿತಿ ಮೀರಿದ ಅರ್ಜಿಗಳನ್ನು ಸ್ವೀಕರಿಸಲಾಗುವುದಿಲ್ಲ ಎಂಬ ಸೂಚನೆಯನ್ನು ಅಧಿಸೂಚನೆಯಲ್ಲಿ ಪ್ರಕಟಿಸಿದ್ದರೂ ಸಹ ಕಾಲಮಿತಿ ಮೀರಿ ಅರ್ಜಿಗಳು ಸಲ್ಲಿಕೆಯಾಗುತ್ತಿರುವುದು ಕಂಡುಬಂದಿದೆ. ಕಾಲಮಿತಿ ಮೀರಿ ಸಲ್ಲಿಕೆಯಾಗುವ ಅರ್ಜಿಗಳಿಂದ ಆಯ್ಕೆ ಪ್ರಕ್ರಿಯೆಯಲ್ಲಿ ಅನಗತ್ಯ ವಿಳಂಬವಾಗುತ್ತಿರುವುದರಿಂದ ಕಾಲಮಿತಿ ಮೀರಿ ಸಲ್ಲಿಕೆಯಾಗುವ

20/7/93

ہم نے اپنے ہاں کی تاریخ میں ایسا کوئی دور نہیں دیکھا

— ۱۹۶۵ء —

جب ہمارے ملک کی سرحدوں پر دشمن کے حملے کا خطرہ نہ ہو۔ ہم نے ہمیشہ

اپنی حفاظت کے لیے ہر وقت تیار رہنا ہے۔

ہمارے ملک کی تاریخ کا ہر دور اس بات کا گواہ ہے

کہ ہم نے اپنی آزادی کی حفاظت کے لیے

ہمیشہ بڑی سے بڑی قربانی دینے سے دریغ نہیں کیا

Ex. 1 — Mr. Ramesh Chandra Dutt, Bengali translator, Bengal Secretariat, Writers' Building, Calcutta, 3 — 8 — 1903.

Dear Sir,

I am sorry to say that I cannot undertake the translation of your book into Bengali. I am overwhelmed with work and have no time to spare. Moreover, the subject is not one in which I am interested.

Yours truly,
R. C. Dutt

Ex. 2 — Mr. Ramesh Chandra Dutt, Bengali translator, Bengal Secretariat, Writers' Building, Calcutta, 3 — 8 — 1903.

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Yours truly,
R. C. Dutt

ہم کہ ملتے ہیں اب بھی غیروں سے

آشنا اپنے ہر ستم سے ہوئے

جن پہ کل ناز تھا رقیبوں کو

آج وہ دوست محرم سے ہوئے

اب سکوں ہے تو بے نیازی ہے

جو تغافل تھا وہ تکلم سے ہوئے

کون قاتل بچا ہے شہر میں فرازؔ

سب مرے یار دم بدم سے ہوئے

---

ہم کہ ٹھہرے اجنبی اتنی مداراتوں کے بعد

پھر بنیں گے آشنا کتنی ملاقاتوں کے بعد

کب نظر میں آئے گی بے داغ سبزے کی بہار

خون کے دھبے دھلیں گے کتنی برساتوں کے بعد

تھے بہت بے درد لمحے ختم درد عشق کے

تھی بہت بے مہر صبحیں مہرباں راتوں کے بعد

دل تو چاہا پر شکست دل کا غم کرتے رہے

کچھ گلے شکوے بھی کر لیتے مناجاتوں کے بعد

اُن سے جو کہنے گئے تھے فیضؔ جاں صدقے کیے

ان کہی ہی رہ گئی وہ بات سب باتوں کے بعد

---

ہم سے کیا ہو سکا محبت میں

خود کو برباد کر لیا تم نے

---

ہم تو سمجھے تھے کہ اک زخم ہے بھر جائے گا

کیا خبر تھی کہ رگِ جاں میں اتر جائے گا

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ہم تو سمجھے تھے کہ اک زخم ہے بھر جائے گا

کیا خبر تھی کہ رگِ جاں میں اتر جائے گا

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ہم تو سمجھے تھے کہ اک زخم ہے بھر جائے گا

کیا خبر تھی کہ رگِ جاں میں اتر جائے گا

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کیا خبر تھی کہ رگِ جاں میں اتر جائے گا

ד"ר אהרן אליעזר מאיר בן יהודה

מחלקת הארכיון של בית הספרים הלאומי והאוניברסיטאי

ירושלים, הר הצופים

ט"ו באב תרנ"ז, 1897

לכבוד מר אליעזר בן יהודה

פריז

מכתבך מיום כ"ג בתמוז נתקבל. תודה רבה על הידיעות.

אנו מבקשים ממך לשלוח לנו את הספרים הבאים:

1. מילון העברית החדשה, כרך א'
2. ספר השיחות, מהדורה שנייה
3. קובץ השירים של ביאליק

נא לשלוח בדואר רשום. הסכום יישלח עם קבלת הספרים.

בברכה,

יהודה ליב מאגנס

מנהל המחלקה

ירושלים, ט"ו באב תרנ"ז

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ד"ר אהרן אליעזר מאיר בן יהודה

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נא לשלוח בדואר רשום. הסכום יישלח עם קבלת הספרים.

בברכה,

יהודה ליב מאגנס

מנהל המחלקה

ירושלים, ט"ו באב תרנ"ז

ہم نے اپنے دوست کو خط لکھا۔

ہمارے گھر کے سامنے ایک بڑا سا باغ ہے۔

وہ کتاب پڑھ رہا ہے، اور میں لکھ رہا ہوں۔

(ب) ہمارے گھر کے سامنے ایک بڑا سا باغ ہے۔

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وہ کتاب پڑھ رہا ہے، اور میں لکھ رہا ہوں

ನಮೂನೆ.

ತಾಲ್ಲೂಕು [illegible] ವ್ಯವಸಾಯದ ಬ್ಯಾಂಕಿನ ಆಫೀಸಿನಲ್ಲಿ.

| ಲೋನಿಗೆ ಅಪ್ಲಿಕೇಷನ್ ಮಾಡಿದ ತಾರೀಖು. | ಲೋನಿಗೆ ಅಪ್ಲಿಕೇಷನ್ ಮಾಡಿದವರ ಹೆಸರು. | ಲೋನಿಗೆ ಅಪ್ಲಿಕೇಷನ್ ಮಾಡಿದವರ ವಿಳಾಸ. | ಲೋನಿಗೆ ಅಪ್ಲಿಕೇಷನ್ ಮಾಡಿದವರ ಜಾತಿ. | ಲೋನಿಗೆ ಅಪ್ಲಿಕೇಷನ್ ಮಾಡಿದವರ ಆಸ್ತಿ ಎಷ್ಟು ಇದೆ ಅಂತಾ ಅಂದಾಜು. | ಲೋನಿಗೆ ಅಪ್ಲಿಕೇಷನ್ ಮಾಡಿದವರ ಆಸ್ತಿ ಎಲ್ಲಿ ಇದೆ. | ಲೋನಿಗೆ ಅಪ್ಲಿಕೇಷನ್ ಮಾಡಿದವರ ಆಸ್ತಿ ಮೇಲೆ ಎಷ್ಟು ಸಾಲ ಇದೆ. | ಲೋನಿಗೆ ಅಪ್ಲಿಕೇಷನ್ ಮಾಡಿದವರ ಆಸ್ತಿ ಮೇಲೆ ಸಾಲ ಕೊಡಬಹುದಾದ ಹಣ. | ಲೋನಿಗೆ ಅಪ್ಲಿಕೇಷನ್ ಮಾಡಿದವರ ಆಸ್ತಿ ಮೇಲೆ ಸಾಲ ಕೊಡಬಾರದು ಅಂತಾ ಇದ್ದರೆ ಅದರ ಕಾರಣ. | ಡೈರೆಕ್ಟರುಗಳ ಅಭಿಪ್ರಾಯ. |
|---|---|---|---|---|---|---|---|---|---|
| | | | | | | | | | |

ದೆರಖಾಸ್ತುದಾರನ ಕುಜು.

ಸರಾಸರಿ ದರಪ

| ದರಖಾಸ್ತ್ ನಂಬರ್. | ಮೆಂಬರ ಡಿಪಾಸ್ಟ್ ನಂಬರ್. | ದರಖಾಸ್ತ್‌ದಾರನ ಹೆಸರು ಮಾತ್ರಂ ಅಂದ ಹೆಸರು, ವಿಳಾಸ, ವಾಸ ಸ್ಥಳ, ಮೇಸ್ತ್ರಿ. | ಅಪೇಕ್ಷಿಸುವ ಮೊಬಲಗು. | ಆಧಾರಮಾಡುವ ಸ್ಥಿತ್ಯಾನ ತಪ್ಪಿಲ್ಲ | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | | | ತಾಲ್ಲೂಕು. | ಹೊಬಳಿ. | ಗ್ರಾಮ. | ಬಾಯಿಮಾತಾರು. | ಡಿಪಾರ್ಟ್ ನಂಬರ್. | ವಿಸ್ತೀರ್ಣ. | ಆಧಾರ. | ಸಾಲಿವಡೂನಕೆಹು ಪ್ಪುವಳು ತಗುವನ ಅಂದಾಜು ಮೊಬಲಗು ರೂ. | ಹಿಸ್ಸೆದಾರರು ಇ |
| 43 | 48 | | 1000 | | | | | 97 | 0-38 | 3-12-0 | 600— | |
| | | | | | | | ಕ್ಷೇ. | | 4 | 0-4-0 | 300—0 | |
| | | | | | | | | 102 | 1-3 | 4—0—0 | | |
| | | | | | | | | 101 | 0—26 | 2-8-0 | | |
| | | | | | | | | 103 | 1—37 | 7-8-0 | | |
| | | | | | | | | 104 | 1—30 | 7-8-0 | | |
| | | | | | | | | 105 | 1—12 | 5—0—0 | | |

ತಾರೀಖು 18-8-1899.

ತಾರೀಖು 23-8-1903.

ہیں۔ ۱۹۰۳ء میں ہی ہم نے ایک اور کتاب شائع کی۔

ہمارے ہاں ایک بڑا مسئلہ یہ ہے کہ ہم اپنے ہی ملک کے بارے میں بہت کم جانتے ہیں۔ ہم نے سوچا کہ ہم اپنے ملک کے بارے میں کتابیں شائع کریں گے تاکہ لوگ اپنے ملک کو بہتر طور پر جان سکیں۔

ہم نے ۱۹۰۳ء میں ہی ایک اور کتاب شائع کی۔ یہ کتاب ہمارے ملک کے بارے میں ہے۔ اس کتاب میں ہم نے اپنے ملک کے بارے میں بہت سی باتیں لکھی ہیں۔ ہم نے اس کتاب میں اپنے ملک کی تاریخ، جغرافیہ اور ثقافت کے بارے میں لکھا ہے۔

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ಅಧ್ಯಕ್ಷರು ಪ್ರಾಥಮಿಕ ಕೃಷಿ ಪತ್ತಿನ ಸಹಕಾರ ಸಂಘ ನಿ.

221/S/03

ಸಹಿ / ಅಧಿಕೃತ ಸಹಿ

MYSORE GOVERNMENT SECRETARIAT GENERAL AND REVENUE 1903

From

To

Dated 4 September 1903

Despatched

Received

General No. 135

No.

Enclosure No –

Recommending that the Agricultural Bank at Channarayapatna may be permitted to repay the Govt loan in 12 annual instalments Commencing from the year 1903-04.

MGCPB—50 reams.—6-12-02.

No. 135

Mysore Dy. Comr's office
Dated 4th September 1903.

From,

M. Kantharaj Urs Esq: B.A.
Deputy Commissioner,
Mysore District.

To,

N. V. Narsimhaiyya Esq: B.A. & B.L.
Secretary to the Govt:
of Mysore
Genl: & Rev: Depts:

Sir,

Referring to para 1 of Government Proceedings No. R-392 / R.A. 127-97 dated 3rd August 1903, making certain observations on the inspection report of the Agricultural Bank at Chamarajanagar, I have the honor to state that after my personal inspection of the Bank and a careful consideration of the representations made by the members, I am inclined to recommend that the Bank may be permitted to repay the Government loan in 12 annual instalments as per margin, the 1st instalment commencing from

Rs. 1st 11 annual instalments to Commissioner of Rs: 3000 each
Rs. 12th instalment
3000 Rupees.

the year 1903-04. My reasons for the above recommendation are as follows—

Firstly. According to the original arrangement the Bank had to repay the entire loan in two instalments, in the 9th and 10th year respectively and the bank relying upon the said arrangement, had made no provision to repay the loan at an earlier date.

Secondly. Mr. C. Venkata Row Assistant Commissioner who inspected the bank in May 1903, was of opinion that the prayer of the bank was deserving of consideration, as the Government order directing that the repayment of the loan by instalments should commence from the year 1902-03, was passed late in that year and communicated even to the Bank in February 1903 (7th May 1903) x

3rdly. The Bank has been punctual in paying the interest on the Government loan and has fully paid up the interest due up to end of June 1903.

Fourthly. The year 1902-03 was a bad one so far as the Agricultural operations were concerned and the statement made by the Bank that the failure of Crops in the

year was general throughout the Chamrajnagar Taluk, is confirmed by local enquiry and information.

Fifthly. The solvency of the members of the Bank is beyond all reasonable doubt and ample security exists for the loan advanced by Government.

I have the honor to be
Sir
Your most obt Servt.

Deputy Commissr.
Mysore. Dist

ysore Govt. Gen. & Rev. Secretariat,
Revenue Branch.

File No. (if any) and its dato—

# *Office Draft.*

Progs. of the Govt. of H. H. the Maharaja of Mysore.

**Read:** *ajain*

G.O. Nos. 392-R.F.122/97-98 of 3d August 1903 requesting the Dy. Comr. Mysore District to report the result of the Enquiry which was being held regarding the pseudonymous petition received from one of the members of the Chamraj nagar Agricultural Bank against the

**Order:** misuse of loans obtained by some of the members.

Letter No. 154 of 3d September 1903 from the Dy. Comr. reporting upon the petition referred to above and suggesting the insertion of a clause in the bye laws of Association that if any member owns a share in any private banking Company, he shall be precluded from being a member of the Agriculture Bank

Letter No. 135 of 4th September 1903 from the Same Officer submitting for consi-

the prayer of the Chamarajnagar Agricultural Bank to permit them to repay the Govt. loan in 12 annual instalments commencing from 1903-04.

Order:-

D C
Rv: 71: 1344 & 25-11-03.
25
(seen by C 1/12/03

The Dy. Commissioner brings to the notice of Govt. some instances of the members of the Chamarajnagar Agricultural Bank having used the loans obtained from it at low rate of interest for investment at profitable rate by purchasing shares in a private bank at Chamarajnagar named "Sri Srinivasaswami Bank". To put a stop to such abuses he suggests the insertion of a rule in the articles of association precluding persons owning shares in any private banking Company from becoming members of the Agricultural Bank.

Govt: observe that the rule suggested by the Dy. Commissioner is not suitable.

1364

The Dy. Commissioner is requested to direct the Bank to withdraw the loans from those persons who have invested the sums borrowed in the Privincial Loans Bank, under article 55 of the Articles of Association. And the result of action taken must be reported to Govt.

3 As regards repayment of the Govt loans, the prayer of the Bank cannot be granted, as a large number of members and office bearers including the Presidents are defaulters. The Dy. Commr. is requested to obtain from the Bank and submit to Govt a list of debtors, the amounts due, date of the loan, purpose of the loan and when due. etc.

13/11/03

To

The Dy. Commissioner
Impress to
cor